

Staff Briefing



Soldiers, Sailors, and Marines Fund

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Legislative Program Review
& Investigations Committee

Soldiers, Sailors, and Marines Fund

In 1919, the state of Connecticut established a fund to provide food, shelter, and medical care to veterans of World War I who were in need. Honorably discharged soldiers, sailors, and marines who lived in Connecticut before entering military service to fight in that war, and who were again living in Connecticut after the war, could seek assistance. In addition, individuals honorably discharged or released from the service of U.S. allies during that same war and the spouses, widows, and dependent children of eligible veterans could also receive assistance.

The legislation that created what became known as the Soldiers, Sailors, and Marines Fund (SSMF) directed the state treasurer to buy up to \$2.5 million in war bonds. The interest from those bonds and any additional money the state might add to the fund in the future were to be used to pay assistance awards and program administration costs. Day-to-day oversight of the program was given to a newly formed veterans' organization called the American Legion.¹

Over the years, the statutory language governing the Soldiers, Sailors, and Marines Fund changed many times. Key revisions expanded the dates of eligible military service to include all of the wars fought by the United States since World War I as well as the Spanish-American War. Other changes increased the amount of money invested in the fund.² (See Appendix A for more detailed information about the early history of the Soldiers, Sailors, and Marines Fund.)

Today, the goal of the program continues to be the provision of temporary assistance to needy war veterans who live in Connecticut. The principal investment of the Soldiers, Sailors, and Marines Fund is worth approximately \$59 million, with annual income averaging \$3 million. Expenditures for state FY 05 totaled \$3.5 million, half of which was spent on assistance awards to veterans and their families.

Structure

The Soldiers, Sailors, and Marines Fund is an unusual creation for state government. It involves a partnership between state entities and a private organization (i.e., the American Legion), and the same name is used in four different ways. The Soldiers, Sailors, and Marines Fund is:

- a pool of money financed by the state of Connecticut and held in trust by the state treasurer;
- one of the appropriated funds contained in the state budget that sets the level of expenditures allowed for the specified fiscal year;

¹ The American Legion (per www.legion.org) is a "patriotic, mutual-help, war-time veterans organization" chartered by Congress in 1919. It has 15,000 posts worldwide, organized into 55 departments (one in each of the 50 states as well as the District of Columbia, Puerto Rico, France, Mexico, and the Philippines).

² C.G.S. Sec. 27-140 still includes a requirement of residency in Connecticut at the time of entering military service. However, that provision has not been enforced since 1990 when the attorney general issued opinion 1990-012, which indicated the requirement is unconstitutional.

- a state agency that administers an assistance program, the head of which must be the treasurer of the American Legion Department of Connecticut; and
- a temporary assistance program that provides war veterans in need with money for daily living (including food, shelter, and clothing), medical bills, burial-related costs, and certain other expenses.

Assets, Income, and Appropriations

The state treasurer is the trustee of the money in the trust fund known as the Soldiers, Sailors, and Marines Fund. As such, she is responsible for investing the principal in a manner that will produce the income needed to operate the program and provide assistance to veterans. All of the money in the fund originated from state revenue dollars, supplemented over time by earnings from investments in securities and bonds.

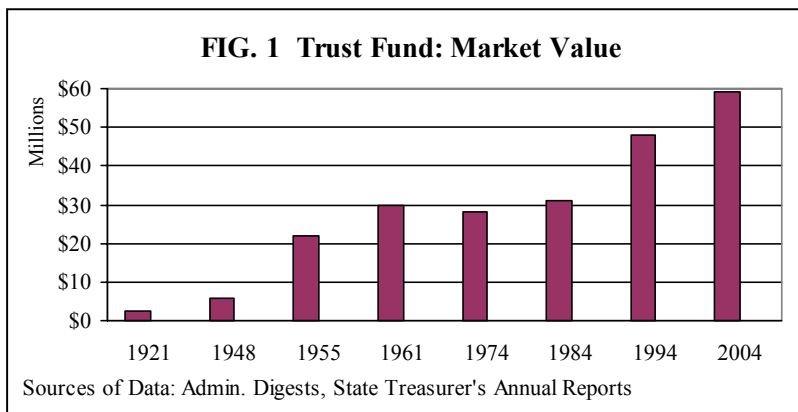
The Office of the State Treasurer handles its investment and oversight duties for the Soldiers, Sailors, and Marines Fund in a manner similar to the way it handles the assets it invests for six retirement plans and seven other trust funds. The investment objectives and asset allocation strategy for each are spelled out in the *Investment Policy Statement for the State of Connecticut Retirement Plans & Trust Funds*, established by the treasurer of the state of Connecticut and approved by the Investment Advisory Council (IAC). Each retirement plan and trust fund is invested in one or more of the seven Combined Investment Funds created by the state treasurer as open-ended portfolios that provide a way to invest assets in a variety of investment classes.

The income generated by each trust fund is dependent on the dollars available to invest and the rate of return produced by the investments chosen. (Investments that offer high rates of return generally carry more risk.) Increasing the principal in the fund should mean more income is realized during strong economic periods and the decline in income will be smaller during economic downturns. The goal of the Soldiers, Sailors, and Marines Fund is stability of income at a minimum and growth of income at the optimum since annual income affects the availability of money for assistance awards.

Trust fund value. The statutory target for the value of the Soldiers, Sailors, and Marines Fund when it started was \$2.5 million. Beginning in the 1940s, the legislature periodically increased the target value of the principal held in the trust fund, raising it to \$15 million in 1945, to \$25 million in 1947, and to \$35 million in 1955. To provide money for these increases, the state allocated revenue from the tax on cigarettes.

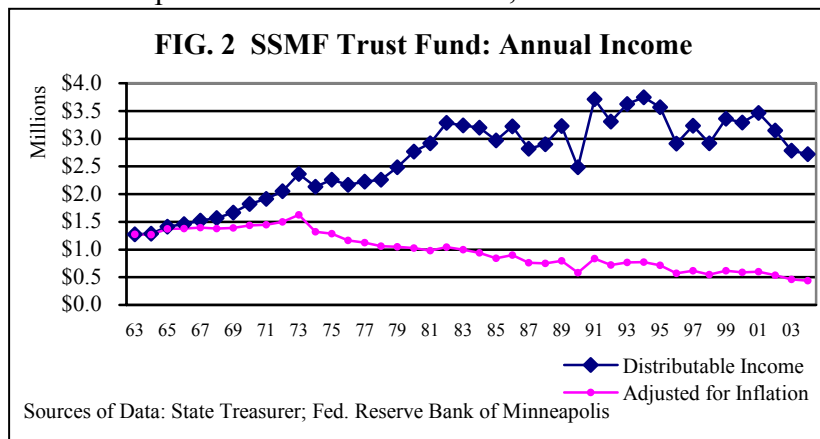
Most of the cigarette revenue went into the trust fund. However, in some years, for example when requests for aid from World War II veterans were high, portions of the revenue were spent immediately on assistance. In 1961, the statutory reference to a specific SSMF trust fund goal was repealed. Cigarette tax revenue was still directed to the fund, but the extent of that support was limited to the point at which the market value of the fund reached \$30 million. In 1965, all cigarette tax revenue was directed back to the General Fund. Since then, changes in the value of the SSMF trust fund have resulted from gains and losses due to market activity.

Figure 1 shows the actual market value of the principal in the Soldiers, Sailors, and Marines Fund in various years since 1921. (Market value takes into consideration capital gains and losses as well as undistributed income from interest and dividends.)³ It took a long time for the principal in the trust fund to reach the statutory targets. The fund value reached \$25 million for the first time in the late 1950s, but by then the target was \$35 million. The fund reached that target in the mid 1960s, but from 1970s through the early 1980s, market value fluctuated up and down. Since 1986, in all but a few years, the market value of the trust fund has increased, and by 2004, it was worth \$59 million.



Trust fund income. Every month, the long-term investment staff within the Office of the State Treasurer determine the income earned on the principal in the Soldiers, Sailors, and Marines Fund for the previous month.⁴ Then, an amount equal to the interest and dividends earned (i.e., the monthly income) is transferred to the Short-Term Investment Fund (STIF), maintained by the state treasurer's Cash Management Division for state money invested on a short-term basis. Once the treasurer's office transfers the monthly income from the trust fund to the short-term account, that money is available to be spent on the SSMF program.

Figure 2 shows annual distributable income earned by the Soldiers, Sailors, and Marines Fund from FY 63 through FY 04. The top line shows actual dollars, while the bottom line is adjusted for inflation. As can be seen, although income more than doubled, spending power declined by half.



SSMF appropriation.

An appropriated fund called the Soldiers, Sailors, and Marines Fund is included in the state budget. Besides paying for the administration

³ Over the years, the value of the Soldiers, Sailors, and Marines Fund has been reported in two different ways -- "book" value and "market" value. Book value represents the amount of money deposited into the trust fund since 1919. Market value calculates what the money in the trust fund is actually worth on a given date, based on the values of the instruments (e.g., stocks and bonds) the fund is invested in. Depending on economic conditions, differences between the two numbers can be considerable. For example, on June 30, 1975, the book value of the SSMF trust fund was \$40 million, while the market value was \$29 million. Conversely, on June 30, 2003, the book value was \$50 million, but the market value was \$59 million.

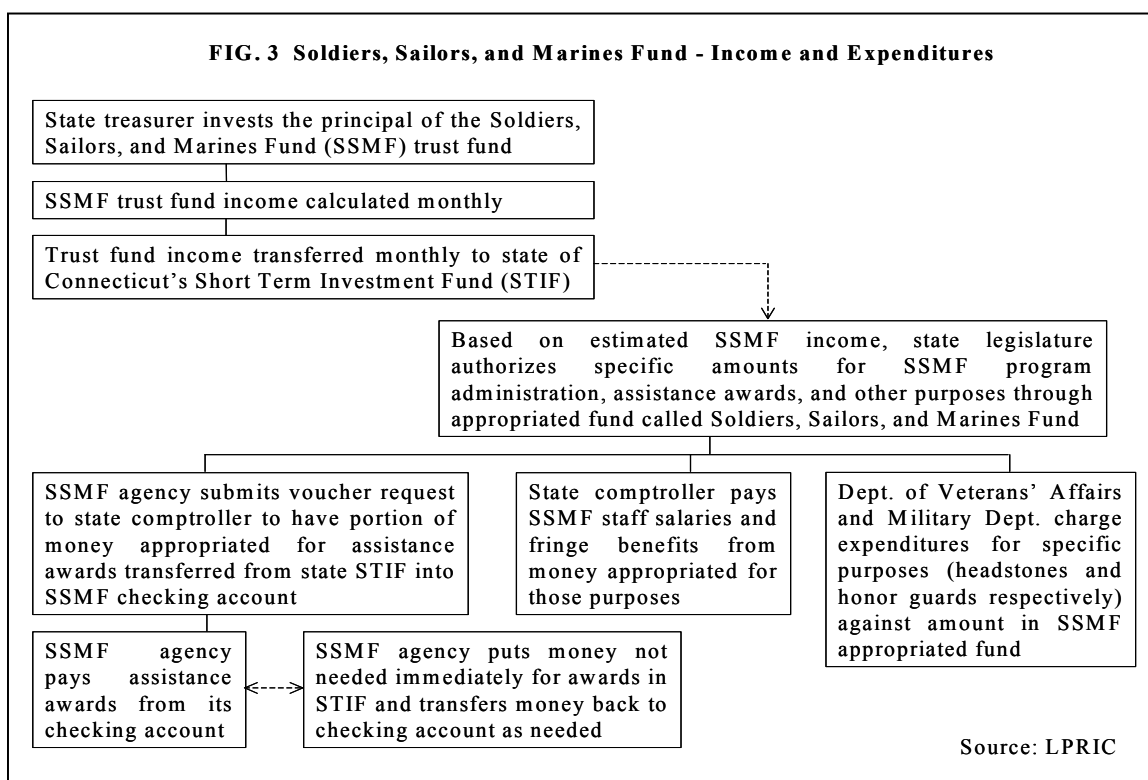
⁴ The office also calculates capital gains/losses, but that money is not available to spend until an investment is sold.

of the SSMF program and assistance awards for veterans, the fund currently also provides some money to two other state agencies that work with veterans. They are:

- the Department of Veterans' Affairs (DVA), which is appropriated money to pay for the transportation and installation of headstones; and
- the Military Department, which is appropriated money to pay for honor guards at funerals.

The legislature establishes the amount of money to include in the SSMF appropriated fund based on the estimated revenue expected from the SSMF trust fund held by the state treasurer. Allocations during the fiscal year are based on the amount in the appropriated fund rather than the actual revenue from the trust fund. As a result, in some years, more money may be spent than is earned. For example, in FY 05, the trust fund earned \$2.62 million, while the appropriation was \$3.63 million and actual expenditures totaled \$3.46 million.

Figure 3 summarizes how the money in the trust fund known as the Soldiers, Sailors, and Marines Fund and the appropriated fund of the same name are distributed. The three boxes at the top of the figure relate to the trust fund held by the state treasurer, while the other boxes relate to the money appropriated by the legislature.



Money to pay the operating costs of the SSMF program, including the salaries and fringe benefits of the 13 staff employed by the Soldiers, Sailors, and Marines Fund is charged against the agency's appropriation for those purposes. One key difference for the SSMF agency is that fringe benefit costs are charged against the agency's fund appropriation rather than the General Fund account within the comptroller's office that is used to pay the fringe benefits for most state employees in the executive branch.

The SSMF agency submits a voucher request through CORE-CT quarterly in order to have money appropriated for assistance awards electronically transferred from the state STIF account to the checking account set up by the American Legion for the Soldiers, Sailors, and Marines Fund program. Money not required for immediate use is deposited back into the STIF, in the name of the Soldiers, Sailors, and Marines Fund agency. As needed, the SSMF agency moves the money back into the checking account to pay assistance awards.

C.G.S. Sec. 27-138 allows the legislature to supplement SSMF resources under limited circumstances. On the recommendation of the governor, the Finance Advisory Committee can make an appropriation from the General Fund to the SSMF program, if trust fund income and any other appropriations are insufficient to carry out the purposes of the program. However, the amount per year is limited to the difference between the income actually earned by the SSMF trust fund and the income that would be earned on \$35 million at the average rate of investment yield earned by the SSMF trust fund the previous year. Since the value of the trust fund has been above \$35 million for the past 20 years, this option is effectively obsolete. Alternatively, if a disaster constituting an emergency is declared by the governor, then an additional appropriation without limit can be made.

Program Administration

Day-to-day operation of the SSMF assistance program is handled by the 13 state employees who work for the agency known as the Soldiers, Sailors, and Marines Fund. Figure 4 shows the organizational structure of the agency. This staff is responsible for informing the public about the existence of the fund program, processing applications for assistance, and distributing awards.

All of the employees of the agency are state employees, who receive the same fringe benefits as other state employees. Because the treasurer of the American Legion is statutorily responsible for disbursing the income of the fund, a special requirement in the job description of the fund administrator is that the administrator be the treasurer of the American Legion Department of Connecticut. Likewise, the job specification for the assistant administrator requires that person to be the assistant treasurer of the American Legion Department of Connecticut.⁵

⁵ Historically, when the person serving as the SSMF administrator leaves, it is almost always the case that the SSMF assistant administrator is promoted to the positions of SSMF fund administrator and treasurer of the American Legion Department of Connecticut. When there is an opening in the assistant administrator job, the State Fund Commission (which is described later in this section) interviews applicants, and the person selected for the job also becomes the assistant treasurer of the American Legion Department of Connecticut.

The SSMF administrator and assistant administrator work in the agency's central office, currently located in West Hartford. They are the two people responsible for reviewing all requests for assistance received by the agency and determining what aid will be provided. They split cases on a geographic basis, according to the town where the applicant lives, with each one responsible for about half the state. Both also attend meetings and events around the state to publicize the SSMF program.

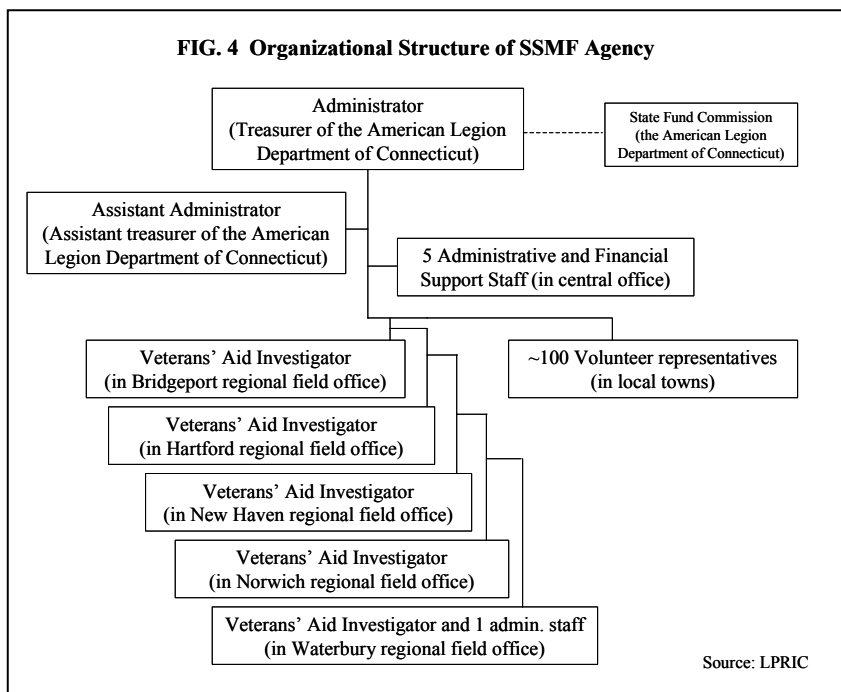
The five veterans' aid investigators, each of whom is assigned to a regional office, work closely with the veterans and families who apply to the fund for assistance. The investigators meet with applicants, discuss their needs and possible sources

of assistance (both public and private), help them fill out the SSMF application, and usually inform them what type of assistance has been granted. (Applicants who are denied any assistance receive a registered letter mailed directly to them.) Investigators will visit the home or other location of an applicant unable to visit the designated location of the SSMF program.

Approximately 100 volunteers around the state supplement the field staff, performing similar application and check disbursement functions for veterans in their hometowns. Many, but not all, of the volunteers are members of American Legion posts. Some work for municipal social service programs or other veterans' organizations, while others are retirees.

The fiscal administrator and four other administrative staff also work in the central office, while one clerk works in a regional office. They coordinate all the documents related to each request for assistance, type all correspondence, confirm pricing information for requested goods and services, and issue checks to veterans, medical providers, and other vendors. Agency payroll and purchasing functions are handled by employees in the central office.

State Fund Commission. A seven-member American Legion State Fund Commission is responsible for appointing the SSMF administrator and assistant administrator. The members, who all belong to the American Legion, also belong to other veterans' organizations, including the Veterans of Foreign Wars, Disabled Veterans of America, and AMVETS. The current membership also includes two former administrators of the Soldiers, Sailors, and Marines Fund. In addition, the current SSMF administrator serves as ex officio chair of the commission, while the assistant administrator serves as secretary.



This commission is the successor to a "special committee" referenced in C.G.S. Sec. 27-138 and set up under the bylaws adopted by the American Legion in 1920 to govern its operation of the Soldiers, Sailors, and Marines Fund. That special committee consisted of the state treasurer of the American Legion and two people nominated by the state chairman of the legion and approved by its executive committee.

The current State Fund Commission was established in 1950. It meets as needed, but generally two to four times per year. At those meetings, the SSMF administrator and other agency staff provide updates on SSMF program activities, budget and spending information, relevant legislation pending or recently adopted, and personnel matters. Commission members discuss the parameters of the assistance that will be provided to veterans and their families and formally vote on all policy changes concerning the amount, duration, or frequency of the different types of aid offered. The details of those votes are documented in the minutes of the commission meetings.

Eligibility For Assistance

In order to be considered for assistance from the Soldiers, Sailors, and Marines Fund program, a person must meet criteria regarding military service and need. Generally, program staff seek to confirm war service eligibility before examining an applicant's income, assets, and liabilities in detail.

War service. Under C.G.S. Sec. 27-140, a person receiving assistance from the SSMF program must have:

- performed service in time of war as defined in C.G.S. Sec. 27-103(a), in any branch of the military service of the U.S., including the Connecticut National Guard, or been engaged in any of the wars waged by the U.S. during said periods in the forces of any government associated with the U.S.; and
- been honorably discharged or released from active service therein.

C.G.S. Sec. 27-103(a) defines "service in time of war" as 90 or more days service during the specified wars, campaigns, and operations, or the entire duration of the event if it lasted less than 90 days. Table 1 lists the dates of the events covered by the definition. For some periods of war, the statute references the dates used in the U.S. Code for federal programs. However, in several instances, the statute specifies different dates. It also includes events not specified in the federal definition.⁶

C.G.S. Sec. 27-103(a) uses the term "armed forces" rather than "military service" in referencing the active service that a veteran has to have been honorably discharged from. It defines "armed forces" as the United States Army, Navy, Marine Corps, Coast Guard, and Air Force. (However, as noted above, veterans of the Connecticut National Guard are also eligible for assistance from the Soldiers, Sailors, and Marines Fund.)

⁶ According to the U.S. Census Bureau (Table P40. Period of Military Service for Civilian Veterans 18 Years and Over at <http://factfinder.census.gov>), there were 310,000 civilian veterans living in Connecticut at the time of the 2000 census. It appears at least three-quarters served during statutorily defined periods of "war."

TABLE 1. Definition of "Service in Time of War" in C.G.S. Sec. 27-103.

<i>Source</i>	<i>War/Campaign/Operation</i>	<i>Dates of Service</i>
38 USC 101	Spanish-American War (includes Philippine Insurrection and Boxer Rebellion)	April 21, 1898 - July 4, 1902 (but engagements in Moro Province end July 15, 1903)
38 USC 101	Mexican border period	May 9, 1916 - April 5, 1917
38 USC 101	World War I	April 6, 1917 - November 11, 1918 (but service in Russia ends April 1, 1920)
38 USC 101	World War II	December 7, 1941 - December 31, 1946
38 USC 101	Korean conflict	June 27, 1950 - January 31, 1955
PA 91-407 (1980s dates); PA 99-272 (1950s dates)	Lebanon	engaged in combat or combat support role: July 1, 1958 - November 1, 1958 <u>or</u> September 29, 1982 - March 30, 1984 *
**	Vietnam era	February 28, 1961 - July 1, 1975
PA 91-407 PA 03-85	Grenada	engaged in combat or combat support role: October 25, 1983 - December 15, 1983 *
PA 91-407 PA 03-85	Operation Earnest Will [escort of Kuwaiti oil tankers flying U.S. flag in Persian Gulf]	engaged in combat or combat support role: February 1, 1987 - July 23, 1987 *
PA 91-407 PA 03-85	invasion of Panama	engaged in combat or combat support role: December 20, 1989 - January 31, 1990 *
38 USC 101	Persian Gulf War	August 2, 1990 - date prescribed by presidential declaration or law in the future
* also includes service during such periods with armed forces of any government associated with the U. S.		
** Per Public Act 03-85, Vietnam era service is exempt from the definition in 38 USC 101 (which is February 28, 1961 - May 7, 1975 for those who served in the Republic of Vietnam and August 5, 1964 - May 7, 1975 in all other cases). The dates in the Connecticut statutes have expanded multiple times since being set initially by Public Act 157 in 1965. The current dates were defined in Public Act 99-272. (Other changes were made by Public Act 163 in 1969, Public Act 75-483, and Public Act 95-300.)		
Sources of Data: General Statutes of Connecticut, Revised to 2005; specific Public Acts; and 38 USC 101		

Widows or widowers who were living with an eligible veteran at the time of his or her death and a veteran's dependent children under the age of 18 are also eligible to be considered for assistance. (In such cases, a marriage certificate or long-form birth certificate is required.)

Need. The second component of the eligibility determination is whether or not the person or family seeking assistance meets the program's standards of "need." C.G.S. Sec. 27-140 indicates money received by the American Legion through the Soldiers, Sailors, and Marines Fund is to be used for food, clothing, medical care, and burial-related expenses for veterans and their dependents "who may be in need of the same." However, the term "need" is not defined in statute, regulation, or bylaw.⁷

⁷ On December 15, 2004, Attorney General Richard Blumenthal issued an opinion regarding the Soldiers, Sailors, and Marines Fund that stated (on page 8) "The American Legion's current bylaws must be amended to provide clear eligibility criteria and those bylaws must be approved by the State Treasurer." In January 2005, the American Legion Connecticut Department drafted a "Special By-Law Relative To The Management of the S.S. & M. Fund," which was sent to the state treasurer in February 2005. In the spring, representatives of the Office of the State Treasurer and the American Legion met to discuss the draft, but to date no new bylaws have been finalized.

The SSMF "Procedural Manual for Fund Representatives" does address the issue of demonstration of need. It says:

The term "need" is relative. As it applies to the Soldiers', Sailors' and Marines' Fund, it is a reasonable test of need, not an absolute one. The needs test is primarily a device used in determining the extent of which limited income or resources are to be supplemented in order to sustain a level of living compatible with normal health and well-being.

In more specific terms, it is the need for money during periods of inability to be self-supporting with which to procure the essentials of everyday life such as food, shelter, fuel, utilities, clothing, household supplies, hospital and medical care, as available funds allow.⁸

In practice, the SSMF program administrator and assistant administrator use economic criteria similar to those used by other government assistance programs, but do not strictly enforce those standards and make exceptions if they believe circumstances warrant the provision of aid. Other factors taken into consideration by the fund decision-makers when they review applications include:

- the availability of other family members to help the applicant;
- the presence of young children in the household;
- whether the assistance requested is for an elderly person;
- the level of effort the applicant has made to obtain employment;
- whether the person qualifies for assistance from other sources; and
- the amount of assistance, if any, previously provided by SSMF.

As part of the application review process, the SSMF administrator and assistant administrator look at the overall level of family income as well as the assets and liabilities held by the applicant and his or her immediate family. In terms of income, the program considers money received from full-time and part-time employment, unemployment compensation, workers compensation, disability payments, social security, pensions, and veterans' benefits. If a person is unemployed and does not have a medical condition that prevents him or her from working, regardless of age, he or she will be required to seek employment in order to receive recurring assistance from the SSMF program.

The SSMF program uses federal poverty guidelines as a starting point to evaluate an applicant's income. However, the fund calculates the need for assistance for a widowed veteran or widowed spouse on the same basis as a married couple. This means such individuals are allowed higher income and asset levels and, if they qualify for weekly cash assistance, they receive a higher amount of aid.

⁸ State of Connecticut, Soldiers', Sailors' and Marines' Fund, *Procedural Manual For Fund Representatives*, 2001, p. 9. (Similar language also appeared in the procedural manual from 1968.)

The program is currently using 300 percent of the poverty level established in February 2005 as the upper guideline for applicant income. Examples of maximum allowable annual income at that level are:

- \$28,710 for a single veteran;
- \$38,490 for a married veteran or a widow/widower; and
- \$58,050 for a family of four.

In terms of assets, the SSMF program focuses on liquid assets such as savings and checking accounts, certificates of deposits, stocks and bonds, and the cash value of life insurance policies. The program does not take into consideration retirement funds such as deferred compensation and individual retirement accounts (IRAs), unless a person has reached the mandatory age to begin receiving distributions. The program asks about real estate owned by the applicant, but it does not include the value of a house occupied by the applicant in the computation of assets. (However, if a person is eligible for a reverse mortgage, he or she may be encouraged to think about that as a source for additional funds.) Current asset limits are:

- \$6,000 for a single veteran;
- \$10,000 for a married veteran or a widow/widower; and
- \$15,000 for an applicant over the age of 72.

The extent to which income and asset information is scrutinized by the SSMF administrator and assistant administrator depends on the amount and type of assistance being requested. A request for multiple weeks of cash assistance or the payment of large medical bills will result in a more detailed financial review than a one-time request for a clothing voucher.

Types of Assistance Available

Under C.G.S. Sec. 27-140, the Soldiers, Sailors, and Marines Fund is directed to use its resources "in furnishing food, wearing apparel, medical or surgical aid or care or relief to, or in bearing the funeral expenses of" eligible applicants. The SSMF program offers a number of different forms of assistance, including:

- up to 13 weeks of cash assistance to people who need help covering their expenses for shelter and daily living;
- payment of medical (hospital and doctor), emergency dental, and other health-related bills, as long as the provider will accept state Medicaid rates for the procedure as payment in full;
- food and clothing vouchers that recipients take to a store of their choice and select the items they want (within specified limits for each type of clothing);
- one mortgage interest payment per year;
- payment of utility bills and for home heating fuels; and
- up to \$600 in funeral expenses, as long as the total cost of the funeral did not exceed \$5,000.

People can receive multiple types of assistance from the SSMF program at the same time, or someone may seek just one type of aid periodically (for example, payment for one delivery of home heating oil annually at the start of winter). The program limits most types of assistance to a set length of time or maximum dollar amount during any given 12-month period.

Applicants do not necessarily receive all (or any) of the assistance they request. Depending on the type of help sought, the cost of that assistance, and the resources of the applicant, a person may be offered something completely different from what he or she requested.

For example, historically the SSMF program has defined the statutory term "care or relief" very narrowly, limiting the aid it offers in that category solely to weekly cash assistance for shelter and food. Consequently, if a veteran with a disability asks for help paying for the installation of a ramp at his home, the request will be turned down. Likewise, the program does not reimburse people for bills they have already paid, even if it is a health-related item such as a hearing aid. However, in both of those situations, the program will offer to help the person with other expenses the fund does cover -- such as food, clothing, utility bills, and rent -- in order to free up cash for the person to use to cover the expense the fund will not pay for. In such cases, the applicant must submit additional paperwork to request those specific types of aid, and the fund will then have to issue separate checks to multiple vendors.

Similarly, if a veteran is living with relatives, and the house and utilities are not in the name of the veteran, the SSMF program will not provide any money toward rent or utilities. In such cases, the program administrator or assistant administrator may send the person a food voucher.

Number of Applicants

Two factors greatly affect how many people seek help from the SSMF program. One is unfavorable economic conditions. In general, more people apply to the Soldiers, Sailors, and Marines Fund for assistance in periods with high unemployment or rising fuel prices. The other factor is the simultaneous return of a large number of veterans at the conclusion of a war.

In the late 1940s, the program received five times as many applications from veterans returning from World War II as it received from World War I veterans. When the Vietnam War ended, the number of applications increased 60 percent in one year (from 4,140 in FY 74 to 6,756 in FY 75), which at the time was the program's most active year. Applications the next year increased another third, reaching 9,053 in FY 76.⁹

The SSMF agency reports annual application totals since FY 94 ranged from 2,509 to 3,710 per year. Table 2 shows that data by period of war service for FY 94 through FY 04. However, the information in the table actually represents requests for assistance rather than

⁹ Digest of Connecticut Administrative Reports to the Governor for State Fiscal Years 1948 (pp. 381-383), 1975 (pp.343-345), and 1976 (pp. 278-279).

unique applicants.¹⁰ If a person receives aid from the SSMF program more than once during a year as a result of multiple requests separated by a period of time, each occasion is considered a separate application. Likewise, if a veteran who received assistance during the year dies, and his or her spouse applies for funeral expenses, the request is filed under the same identification number, but it counts as a new application.

Program review committee staff analysis of information in the SSMF quarterly reports compiled for state FY 00 through FY 05 found less than 2,000 unique identification numbers connected to the assistance provided each

year. Table 3 shows the number of transactions and unique identification numbers during each year. The transaction count indicates how many checks the SSMF agency disbursed. In FY 05, the number per person ranged from one to 17. (For example, an individual who receives weekly cash assistance for 12 weeks will be listed 12 times.)

The unique number counts per year in Table 3 cannot be totaled to determine how many different people the SSMF program assisted during these six years. This is because the same identification number may appear in multiple fiscal years if a person received assistance during more than one fiscal year. A separate program review staff analysis of the data for the six years found 6,384 different identification numbers represented.

Geographic distribution. Based on the data from the quarterly reports for FY 05, the SSMF program processed transactions for people living in 114 towns in Connecticut.¹¹ The number of unique application numbers

TABLE 2. Applications to SSMF Program, FY 94 - FY04							
<i>FY</i>	<i>WWI</i>	<i>WWII</i>	<i>Korean Conflict</i>	<i>Vietnam War</i>	<i>Other</i>	<i>Persian Gulf</i>	<i>Total</i>
94	11	761	738	2,004	84	112	3,710
95	7	787	649	1,786	94	111	3,434
96	8	705	614	1,885	82	113	3,407
97	9	671	528	1,460	86	112	2,866
98	11	585	457	1,416	82	98	2,649
99	5	573	407	1,368	83	93	2,529
00	2	571	400	1,367	73	96	2,509
01	1	578	415	1,437	62	116	2,609
02	2	507	412	1,596	67	100	2,684
03	2	465	391	1,664	104	127	2,753
04	0	479	352	1,713	103	188	2,835
Source of Data: SSMF Agency							

TABLE 3. SSMF Program Transactions and Clients		
FY	Number of transactions	Unique ID numbers
00	6,125	1,806
01	6,181	1,821
02	6,514	1,913
03	7,024	1,902
04	7,238	1,973
05	6,102	1,913
Source of Data: LPRIC staff analysis of SSMF Quarterly reports for FY00 - FY05		

¹⁰ The first time a veteran (or an eligible member of his or her family) applies to the SSMF program for assistance, the veteran is assigned a unique identification number. The SSMF program uses that same number on all subsequent interactions with the veteran and his or her spouse, widow/widower, or dependents.

¹¹ In terms of listing a person in a specific town, SSMF program staff indicated that in a few cases, a person who applies for assistance through a volunteer representative in another town or a regional office will be coded to that town rather than the town of residence. It should be noted that the database contains 117 town names, but three (Taftville, Unionville, and Pawcatuck) are part of other towns (Norwich, Farmington, and Stonington respectively) that are also included in the database. For purposes of this analysis, program review staff combined information about each pair of locations under the name of the primary municipality, reducing the number of towns to 114.

per town ranged from one to 124. One-quarter of the towns listed in the reports showed activity for only one or two unique identification numbers, and 64 percent reported activity for less than 10 unique identification numbers. The four towns listing transactions for more than 100 unique identification numbers -- Norwich (124), Waterbury (114), Bridgeport (113), and Hartford (112) -- all have regional SSMF offices located within them.

Process For Awarding Assistance

Soldiers, Sailors, and Marines Fund program staff use a hands-on approach to process applications for assistance and deal with each person requesting aid on an individualized basis. The one-on-one approach begins during the initial application phase when an SSMF veterans' aid investigator or volunteer meets with the applicant in the town where he or she lives to help him or her fill out the appropriate application form and gather needed documentation.

The initial stage of the application process is fairly similar regardless of the type of aid requested. Subsequent steps including the amount of documentation required and how payments for authorized goods and services will be made do vary, depending on the type of assistance sought and granted.

The SSMF administrator and assistant administrator in the central office make all of the decisions about the amount and type of assistance an applicant will be offered. They do not meet with individual applicants. If additional information or documents are needed for a specific request, they contact the local investigator/volunteer who then contacts the applicant.

Individual letters are prepared in the central office for each case, although some of the individualized material is appended to pre-existing forms that contain checklists of commonly requested documents or descriptions of assistance. Details about the assistance being granted are conveyed to the applicant through the local SSMF representative. If applicants receive weekly cash assistance checks or vouchers for food and clothing, those items are sent to the local investigator/volunteer who then personally gives them to the veteran.

Table 4 highlights the similarities and differences at specific stages in the application and review process for the major types of assistance provided by the Soldiers, Sailors, and Marines Fund program. The table also indicates the maximum aid available for each type of assistance award. Appendix B contains a series of flow charts that depict in more detail the steps in the process for each of these types of assistance.

TABLE 4. Summary of Key Steps in Process of Obtaining Major Types of Assistance From SSMF.

	<i>Weekly Cash</i>	<i>Medical</i>	<i>Utilities</i>	<i>Food and/or Clothing</i>	<i>Housing</i>	<i>Prescription Medications</i>	<i>Eye Exams and Glasses</i>	<i>Medical Equip.</i>
Personal interview	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Written application*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Additional documentation	may require additional information	deposit verification form from all banks in local area; copies of bills with information about date/type of service and Medicaid code	utility bills with meter readings or trip tickets for home heating fuel		verify rent with landlord and confirm ownership; determine interest share of mortgage	if person employed, verify does not have insurance coverage for prescription drugs		provide cost est. and have doctor submit statement of medical necessity
Administrator or asst. admin reviews file	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Aid given to:	veteran	third-party **	third-party	third-party	third-party	third-party	third-party	third-party
How central office disburses aid	send check to investigator/volunteer who gives it to veteran	send letter to each provider indicating amounts to be paid (based on Medicaid rates); if provider accepts payment as settlement in full, mail check to provider (if not, no payment made)	send check to utility or vendor	send voucher for set amount to investigator/volunteer, who gives it to veteran; he/she takes it to store and buys items; store submits claim	send check to landlord and mortgage check to mortgage holder unless do not accept part payment, then send to veteran	send pharmacy authorization to investigator/volunteer, who gives it to veteran; after veteran obtains prescription, send check to pharmacy	send services authorization to investigator/volunteer, who gives it to veteran; after veteran obtains services, send check to provider	send check to vendor
How applicant finds out aid awarded	investigator/volunteer calls veteran	send letter describing assistance to investigator/volunteer, who calls veteran	send letter describing assistance to investigator/volunteer, who calls veteran	investigator/volunteer calls veteran	send letter describing assistance to investigator/volunteer, who calls veteran	investigator/volunteer calls veteran	investigator/volunteer calls veteran	send letter describing assistance to investigator/volunteer, who calls veteran

TABLE 4. Summary of Key Steps in Process of Obtaining Major Types of Assistance From SSMF.

	<i>Weekly Cash</i>	<i>Medical</i>	<i>Utilities</i>	<i>Food and/or Clothing</i>	<i>Housing</i>	<i>Prescription Medications</i>	<i>Eye Exams and Glasses</i>	<i>Medical Equip.</i>
Additional submission required	job search form (must contact 5 employers per week) or medical report indicating cannot work			vendor sends in receipt for items purchased		pharmacy sends in authorization and bill for prescription filled	provider sends in bill for services	vendor sends in bill
Follow-up verifications conducted by central office	weekly, call 2 employers on job search form (select randomly) to confirm veteran made contact	if additional bills received, confirm related to original approval and use "proper state rates"		confirm food purchase did not include non-food items and clothing items did not exceed price allowed		confirm price charged is Medicaid rate	confirm price charged is Medicaid rate	confirm price matches approved rate
Maximum aid	13 weeks per 12-month period; only authorize 2-4 weeks at a time; amount depends on family size (range = \$75 single to \$357 family of 4)	usually ≤ 6 months of bills at Medicaid rates and ≤ 8 days of inpatient hospitalization per incident; minimum \$50 and maximum \$12,000 per 12-month period	one month of charges, per 12-month period; occasionally pay "balance due" to avoid shutoff	once per 12-month period	once per 12-month period ($\leq \$350$ - 550), depending on family size	one-month supply per 12-month period	once per 12-month period	once per 12-month period

* The documents required when an initial application is filed are: a DD214 form, indicating military service dates and discharge status; a marriage certificate, if applicable; a long-form birth certificate for each dependent child, if applicable; a death certificate, if applicable; and a release of information form..

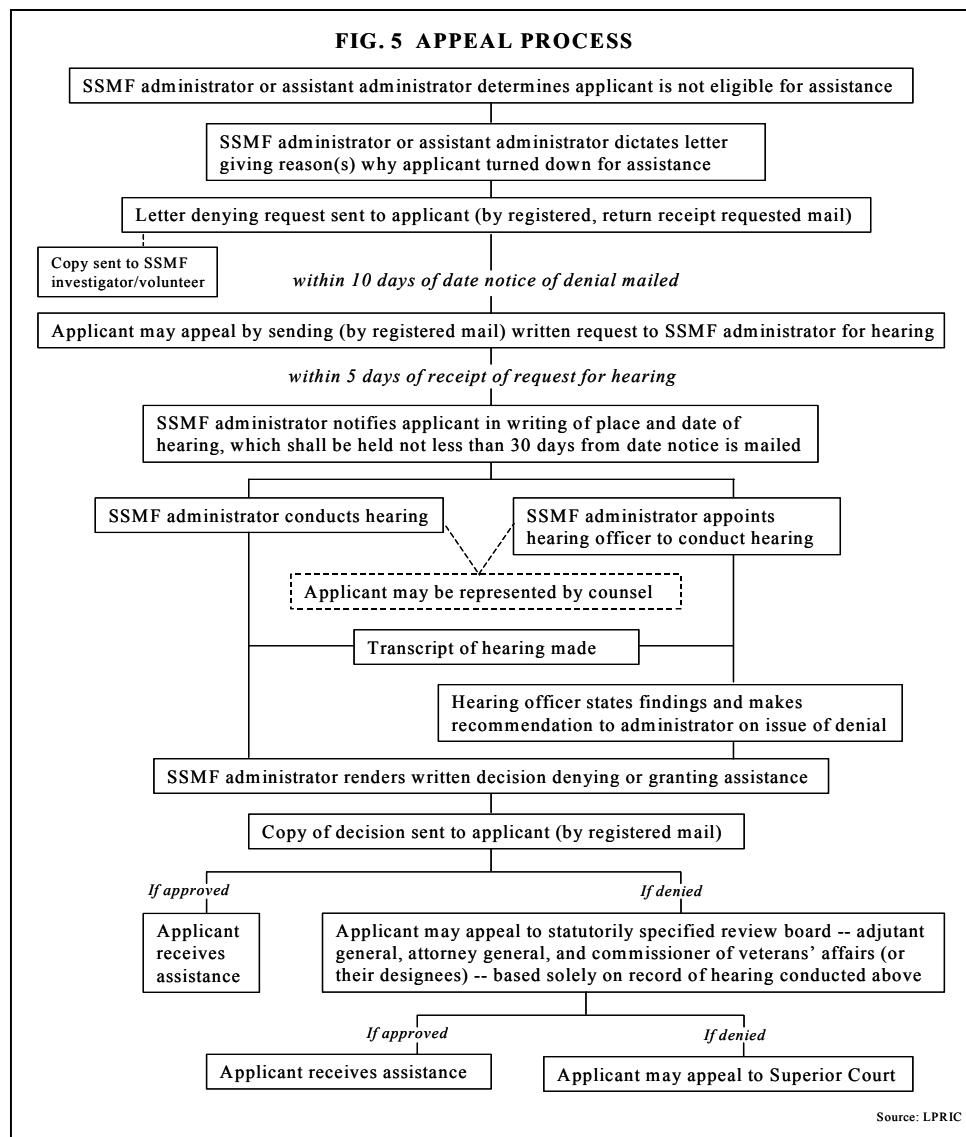
** A third-party recipient is a billing source (e.g., hospital, doctor, landlord, fuel oil company, etc.) that the SSMF program pays directly on behalf of the veteran.

Sources of Data: Documents prepared by Soldiers, Sailors, and Marines Fund agency and program review committee staff interviews with fund administrator.

Appeal Process

If the Soldiers, Sailors, and Marines Fund program administrator or assistant administrator decides an applicant should not receive any assistance, the person who reviewed the request, sends the applicant a registered letter. The letter informs the person he or she has been turned down, the reason why, and the fact that he or she has the right to appeal the decision.

The multi-level appeal process is set out in C.G.S. Sections 27-138b and 27-138c. It starts with the agency administrator, can progress to a statutorily defined review board, and ends at the state Superior Court. Figure 5 summarizes the major steps at each stage of the process.



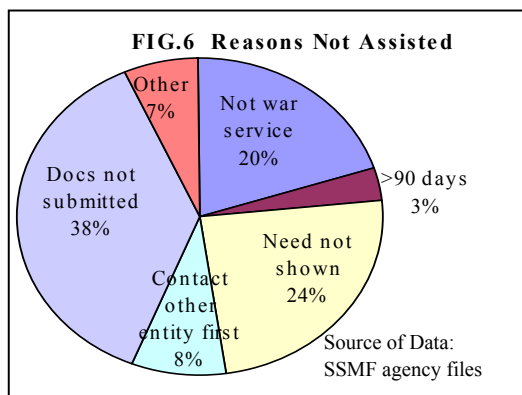
Since 2002, only one formal appeal hearing has been held. In that case, the applicant was turned down initially for failure to meet the statutory length of service and insufficient evidence of a service-connected disability as the reason for the limited service. On appeal, the individual was again turned down by the fund administrator and the three-person review board. The person did not appeal to the court.

In cases where the SSMF program administrator or assistant administrator is willing to provide an applicant with some aid, but at a lower level than requested, information about that decision is generally conveyed to the applicant through the local aid investigator/volunteer. In those cases, the applicant is not considered to have been denied assistance, and thus does not receive information about the appeal process.

Volume of denials. The electronic database of cases maintained by the SSMF program cannot readily identify specific cases where the applicant did not receive assistance. In order to find out which requests were turned down in past years, one must look through thousands of individual paper records, filed alphabetically by name within the town where the applicant lived.

In January 2005, SSMF program staff started keeping the paper files of applicants who did not receive any assistance separate from the centralized files. These "closed" cases include individuals turned down for assistance as well as those who were being considered for aid but never completed the paperwork necessary for a final resolution of their case.

Program review committee staff reviewed the "closed" files and found 59 people who applied to the SSMF program in 2005 had not received any assistance as of September 1. The reasons why each applicant in the "closed" files did not receive assistance are summarized in Figure 6.



In 38 percent of the cases, the applicant failed to submit required application documents or other paperwork needed by SSMF staff to finish processing the application. If the paperwork needed to complete one of these applications is subsequently received within allowable time frames, the application will be reactivated. Indeed, program review staff found 8 cases that were in the "closed" files in June had been removed by September (and thus were not included in Figure 6).

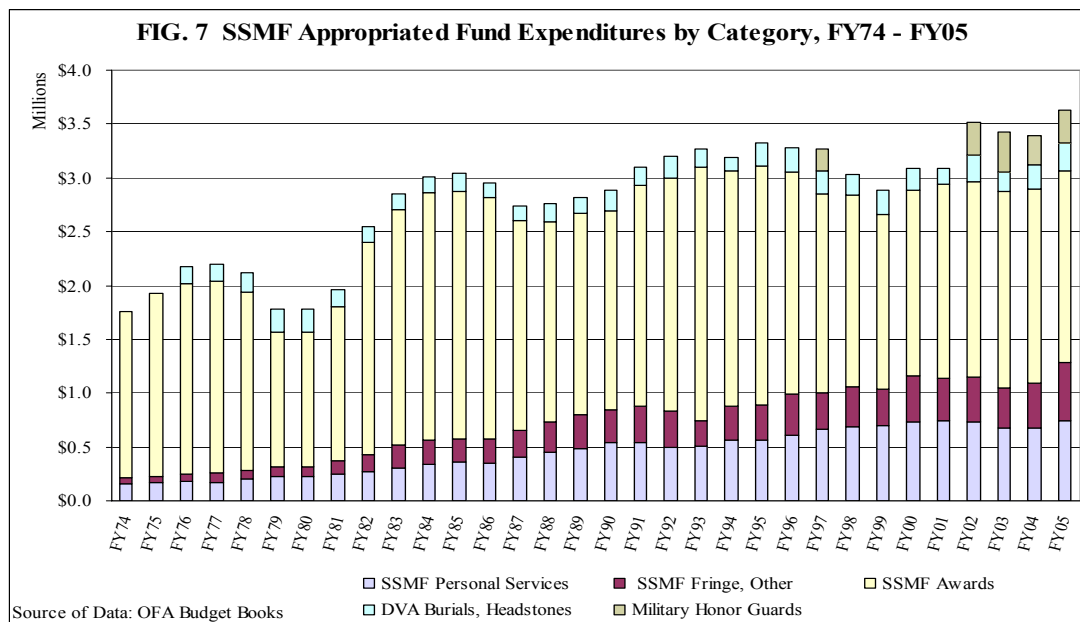
Twenty percent of the applicants did not have war-time service, while 3 percent had served less than the required 90 days. One-quarter were turned down because their income and/or assets exceeded the guidelines used by the SSMF program. The 8 percent advised to contact other entities first (e.g., the federal veterans hospital in Newington) can reapply to the SSMF program, if the other entity does not provide all of the help they are seeking.

Expenditures

There are three major categories of expense the income produced by the SSMF trust fund is expected to cover. They are:

- administration of the SSMF program, which is handled by the state agency known as the Soldiers, Sailors, and Marines Fund, and includes:
 - operating expenses (e.g., rent, data processing services, postage, telecommunication services, and travel);
 - salaries of the 13 agency employees; and
 - employee fringe benefits (i.e., the state's share for medical insurance, retirement plan contributions, and social security).
- assistance awards distributed by the SSMF program to eligible veterans and their families; and
- funeral and burial expenses appropriated for the Department of Veterans' Affairs and the Military Department.

Figure 7 summarizes total expenditures for each of these categories from FY 76 through FY 05 (estimated). It should be noted the scope of some categories have changed over time. For example, the use of SSMF trust fund income to cover employee benefits started on a partial basis in the 1960s and expanded to cover all fringe benefits in the 1970s, while the appropriation of money for Military Department honor guards became an annual occurrence in FY 02.



The amount of money spent on assistance awards grew from nearly \$1.8 million in FY 76 to a peak of \$2.3 million in FY 84. The SSMF program distributed more than \$2 million in 10 of

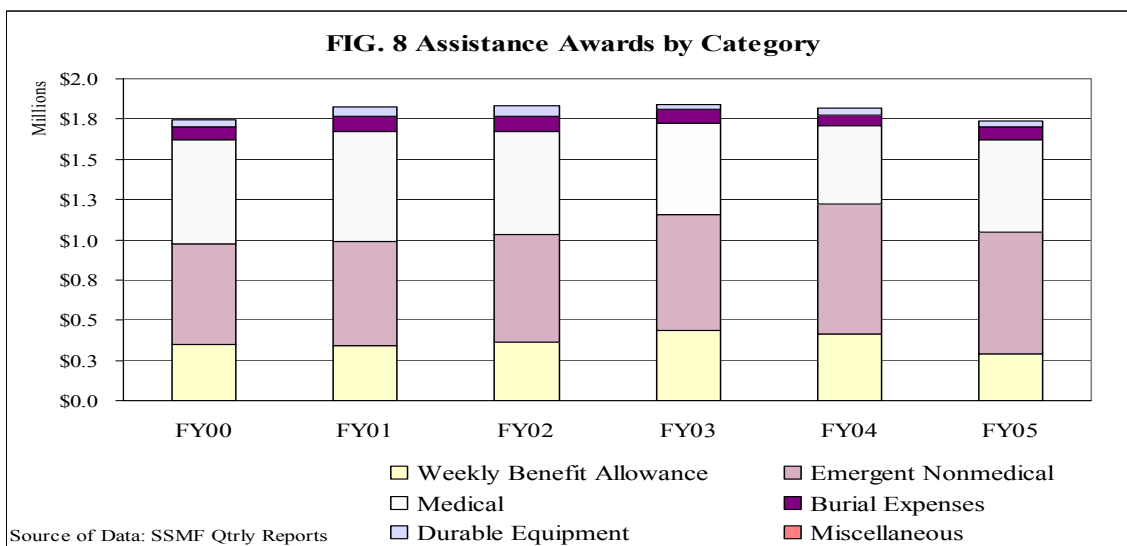
the 30 years shown in Figure 7. (The smallest amount distributed was \$1.3 million in both FY 79 and FY 80.) Expenditures the past five years averaged \$1.8 million. Adjusted for inflation, recent award totals would be the equivalent of less than \$750,000 in the mid 1970s.

Proportionately, from the late 1970s through the late 1980s, approximately 70 to 80 percent of appropriated expenditures were for assistance awards. During the 1990s, awards represented 60 to 70 percent of spending. Since FY 02, awards have comprised about half of total expenditures from the SSMF appropriated fund.

The total for all costs attributable to the SSMF agency that administers the SSMF program (i.e., salaries, fringe benefits, and operating expenses) increased from approximately \$250,000 in FY 76 to an estimated \$1.3 million in FY 05. Adjusted for inflation, the most recent amount would be the equivalent of about \$380,000 in 1976. In the late 1970s and early 1980s, these costs represented less than 20 percent of the SSMF appropriated expenditures. Since FY 98, they have comprised about one-third of expenditures.

Department of Veterans' Affairs expenditures from the SSMF appropriated fund have remained between 4 percent and 7 percent of the total, except for a few years in the late 1970s and early 1980s. (In those years, the highest level was 12 percent.) The actual dollar amounts ranged from \$127,000 to \$252,000. Military Department expenditures from the SSMF appropriated fund began regularly in FY 02. Since then, they have comprised between 8 and 11 percent of total spending. The annual amounts ranged from \$268,000 to \$375,000.

Assistance awards. SSMF program assistance can be summarized within a few major categories. Figure 8 presents total assistance awarded annually since FY 00 for those categories. (See Appendix C for a more detailed listing of the aid included in each category.)



The amount of assistance given to individuals each year varies widely. Using SSMF program data for state fiscal years FY 00 through FY 05, program review staff calculated the total assistance each unique identification number received within each 12-month period. The amounts ranged from less than \$10 to more than \$12,000 during each of the six years. Table 5 summarizes the distribution of assistance awarded during each of those years.

TABLE 5. Total Annual Assistance Per Unique Identification Number									
			<i>Range of Total Dollars per ID #:</i>			<i>Percent with</i>	<i>Total at Specified Percentile:</i>		
<i>FY</i>	<i>Total SSMF Payments</i>	<i>Unique ID #s*</i>	<i>Min.</i>	<i>Max.</i>	<i>Average Total</i>	<i>Total of <\$100</i>	<i>25th</i>	<i>50th</i>	<i>75th</i>
00	\$1,748,343	1,806	\$10	\$32,067	\$968	6%	\$355	\$600	\$1,000
01	\$1,822,918	1,821	\$7	\$36,402	\$1,001	7%	\$369	\$600	\$1,020
02	\$1,829,936	1,913	\$8	\$22,042	\$957	6%	\$348	\$600	\$1,008
03	\$1,843,527	1,902	\$10	\$12,598	\$969	6%	\$345	\$600	\$1,050
04	\$1,821,506	1,973	\$13	\$15,056	\$923	7%	\$350	\$620	\$1,056
05	\$1,738,629	1,913	\$7	\$13,302	\$909	6%	\$350	\$600	\$1,005
* The first time a person applies to the SSMF program, a unique identification number is assigned. This number is used to process all subsequent contacts with the SSMF program. Source of Data: LPRIC staff analysis of SSMF Quarterly Reports for FY 00 through FY 05.									

Some recipients of assistance receive help during more than one fiscal year. Examining data for the entire six-year period covered in Table 5, program review committee staff found 104 unique identification numbers that received a cumulative total of more than \$10,000 in assistance during those years. Nine recipients received more than \$25,000 in total, with the highest one receiving \$45,454. (Some of these recipients and their families also received assistance prior to FY 00, but that information was not included in this analysis because the data were not readily available for all of the identification numbers.)

Appendices

APPENDIX A

Early History of the Soldiers, Sailors, and Marines Fund

March 15-17, 1919 - organization that will become known as the American Legion is founded in Paris by members of the American Expeditionary Force¹

May 9, 1919 - at meeting in St. Louis, "The American Legion" is adopted as the official name of the organization founded in Paris²

May 21, 1919 - Connecticut General Assembly adopts HB 782, "An Act Providing for Payment to Discharged Soldiers, Sailors, and Marines" (which becomes Chapter 336 of Public Acts of 1919) creating a "fund" of not more than \$2.5 million under the custody of a Board of Control (which serves as board of trustees for the fund); interest from the fund (or the portion needed to carry out the purposes of the act) to be paid to:

the treasurer of an organization of soldiers, sailors, and marines who entered any branch of said service of the United States during the period of said war [against Germany and the central powers] and who were accredited to the quota of this state and who were citizens or resident aliens of this state on the sixth day of April, 1917, and since said date have been engaged in any of said branches of service, and were honorably discharged therefrom ... [or were in the service of U.S. allies and honorably discharged] ... which organization, when organized and perfected to the approval of said board of control, shall distribute the same, provided not more than one such organization shall be approved by said board, and provided such organization shall be so completed within one year from the date of the passage of this act.³

September 16, 1919 - the U.S. Congress charts the American Legion as a "patriotic, mutual-help, war-time veterans organization"⁴

December 2, 1919 - the Board of Control (created by Chapter 336 of 1919 Public Acts) authorizes the American Legion Department of Connecticut to begin administering the Soldiers, Sailors, and Marines Fund⁵

December 2, 1919 - executive committee of the American Legion Department of Connecticut accepts trust fund with the understanding the legion "will be under no expense in the administration of the fund and that such expenses will be taken care of from the fund itself"⁶

December 15, 1919 - the American Legion Department of Connecticut communicates the terms of its vote to the Board of Control⁷

¹ national American Legion website (www.legion.org)

² national American Legion website

³ Chapter 337 of the Public Acts of 1919 (and related records at the State Library)

⁴ national American Legion website

⁵ text of 97 Conn. 605 Bissell v. Butterworth et al.

⁶ text of 97 Conn. 605 Bissell v. Butterworth et al.

⁷ text of 97 Conn. 605 Bissell v. Butterworth et al.

January 6, 1920 - the Board of Control approves the mandatory "by-laws" adopted by the American Legion Department of Connecticut to carry out its functions related to the Soldiers, Sailors, and Marines Fund; the bylaws establish a Special Committee (composed of the treasurer of the legion as chair and two other members of the legion) that in cooperation with the Board of Control will be responsible for management and disbursement of all moneys paid to the legion under the terms of the law creating the fund⁸

March 1921 - from December 1919 to then, the American Legion Department of Connecticut has awarded approximately \$191,000 in assistance to veterans and spent less than \$4,000 on administrative expenses⁹

June 24, 1921 - Chapter 391 of Public Acts of 1921 (sHB 924, "An Act Amending An Act Providing for Payment to Discharged Soldiers, Sailors, and Marines") specifies interest accumulations are to be paid upon order of the state comptroller, sets the ending date for eligible military service as November 11, 1918, changes the periodic reporting dates to three months apart, and authorizes the comptroller to carry out any needed investigations¹⁰

July 1, 1921 - Frank S. Butterworth becomes treasurer of the American Legion Department of Connecticut, and as such is the official designated to receive and disburse the interest accumulations of the Soldiers, Sailors, and Marines Fund¹¹

October 21, 1921 - the American Legion Department of Connecticut authorizes Butterworth to withdraw \$300 per month from the funds received from the Soldiers, Sailors, and Marines Fund "for his personal services in the performance of his duties in disbursing said funds".¹²

December 31, 1921 - complaint (with temporary injunction issued by judge of the superior court) served -- claims the American Legion has not used all the money it received from the Soldiers, Sailors, and Marines Fund solely for aid, but instead authorized use of some money to pay the treasurer of the legion (i.e., Butterworth) for performance of his duties related to the fund¹³

January 24, 1922 - defendant makes motion that temporary injunction be dissolved, while Harvey P. Bissell asks to join the lawsuit as a party plaintiff on the ground he is comptroller of the state and ex officio member of the Board of Control¹⁴

February 1922 - judge decides original plaintiffs do not have sufficient standing, but comptroller would; temporary injunction continued to give comptroller opportunity to be made plaintiff¹⁵

February 24, 1922 - Bissell's motion to join lawsuit granted¹⁶

⁸ text of 97 Conn. 605 Bissell v. Butterworth et al.

⁹ March 17, 1921, Appropriations Committee Public Hearing (p. 458)

¹⁰ Chapter 391 of the Public Acts of 1921 (and related records at the State Library)

¹¹ text of 97 Conn. 605 Bissell v. Butterworth et al.

¹² text of 97 Conn. 605 Bissell v. Butterworth et al.

¹³ text of 97 Conn. 605 Bissell v. Butterworth et al.

¹⁴ text of 97 Conn. 605 Bissell v. Butterworth et al.

¹⁵ text of 97 Conn. 605 Bissell v. Butterworth et al.

after February 24, 1922 - governor, state treasurer, and attorney general (the other members of the Board of Control), the American Legion Department of Connecticut, and the attorney general ex officio are joined as codefendants by order of the court¹⁷

[after February 24, 1922, but before June 13, 1922] - Bissell files amended complaint asserting all interest from the fund "is now and will for a long time be necessary for expenditures for food and other aid and for funeral expenses of the beneficiaries," that he has already contributed part of the money in the fund and is liable to be taxed for any deficit due to the withdrawal of money for the purpose complained about, and that he is "damaged by the acts and threats of the two defendants ... and has no adequate remedy at law"¹⁸

July 7, 1922 - on appeal by defendants in Bissell v. Butterworth et al, Supreme Court of Errors of Connecticut sets aside judgment for the plaintiff, saying pleadings and admitted facts indicate defendants were entitled to judgment; case is remanded for further proceedings based on the opinion, which notes:

In this case, therefore, it must be held that the General Assembly intended that its agents should be allowed out of the income of the fund all reasonable charges and expenses necessary to carry out its directions concerning the trust and to prevent its failure.¹⁹

June 8, 1927 - Chapter 294 of Public Acts of 1927 (HB 911, "An Act Amending An Act Providing for Payment to Discharged Soldiers, Sailors, and Marines") modifies slightly references to the "organization" designated to run the program and items that can be paid for with money from the fund (e.g., changes "clothing" to "wearing apparel"), indicates required bylaws are to be approved by the Board of Control for the fund, and provides that "Upon completion of the trust ... the principal fund" reverts to the state treasury²⁰

June 3, 1929 - Chapter 182 of Public Acts of 1929 (HB 905, "An Act Amending An Act Providing for Payment to Discharged Soldiers, Sailors, and Marines") limits aid provided under the fund to \$12/week (or actual cost of supporting person at Fitch's Home for Soldiers) unless treasurer of organization administering fund determines "special care and treatment" required²¹

1930 - statutes related to Soldiers, Sailors, and Marines Fund renumbered and the organization whose treasurer disburses money from the fund is specified as the American Legion²²

1937 - statutory references to "Board of Control" changed to "Board of Trustees," consisting of the state treasurer and the state Investment Committee²³

¹⁶ text of 97 Conn. 605 Bissell v. Butterworth et al.

¹⁷ text of 97 Conn. 605 Bissell v. Butterworth et al.

¹⁸ text of 97 Conn. 605 Bissell v. Butterworth et al.

¹⁹ text of 97 Conn. 605 Bissell v. Butterworth et al.

²⁰ Chapter 294 of the Public Acts of 1927

²¹ Chapter 182 of the Public Acts of 1929

²² General Statutes of Connecticut, Revision of 1930, Sections 1967 through 1970.

²³ Sec. 417d, 1937 Supp.

1943 - statutory definition of eligibility for assistance from Soldiers, Sailors, and Marines Fund extended to individuals who served in the military between December 7, 1941 and a date of cessation of hostilities to be fixed by U.S. government²⁴

1945 - statutory goal for value of Soldiers, Sailors, and Marines Fund increased to \$15 million, with provision for fund to be augmented "from time to time" by proceeds from state cigarette tax until principal reaches \$15 million -- in case of deficiency in interest available annually from fund, proceeds from cigarette tax can be used to make up difference, with remaining funds deposited into principal of the fund; definition of "service" extended to Spanish-American War (April 21, 1898 to July 4, 1902, and July 15, 1903 for hostilities in Morro Province)²⁵

1945-1947 - series of opinions from state Attorney General responding to queries from administrator of Soldiers, Sailors, and Marines Fund -- issues addressed include the definition of residency [Feb. 23, 1945 and July 9, 1946], payments to further a veteran's education [Dec. 6, 1945], eligibility of the husband of a female veteran for benefits [Dec. 12, 1945], assistance to workers on strike [Jan. 4, 1946], and payments to hospitals [March 12, 1947 and Dec. 5, 1947]²⁶

1947 - statutory goal for value of Soldiers, Sailors, and Marines Fund increased to \$25 million; end date for "service" in World War II specified as December 31, 1946; and allowable payments for hospital care changed to \$5/day²⁷

1949 - statutory sections related to Soldiers, Sailors, and Marines Fund renumbered²⁸

1949 - language concerning allowable payments from Soldiers, Sailors, and Marines Fund for hospital care changed from specific amount to a cross-reference to another section of the statutes (which set the rate at \$10/day for FY 50 and FY 51, and "actual cost" thereafter)²⁹

1955 - statutory goal for value of Soldiers, Sailors, and Marines Fund increased to \$35 million; definition of eligibility for assistance extended to individuals who served in the military and naval forces between June 27, 1950 and date to be fixed for termination³⁰

1961 - statutory goal for value of Soldiers, Sailors, and Marines Fund repealed; amount of proceeds from state cigarette tax reduced and allocation to end when "market value of the property" in the trust fund equals \$30 million³¹

1965 - augmentation of Soldiers, Sailors, and Marines Fund with cigarette tax revenues ends³²

²⁴ Sec. 405g, 1943 Supp.

²⁵ Sections 453h, 454h, and 455h, 1945 Supp.

²⁶ Soldiers, Sailors, and Marines Fund, *Soldiers', Sailors', and Marines' Fund Manual For Fund Representatives*, Revised to February 1968, pp. 10-13, and Office of the Attorney General, *Twenty-Fourth Report of the Attorney General For the Two Years Ended January 8, 1947*, pp. 39, 171, 181, 201, 268, 280, 293, 327, and 438, and *Twenty-Fifth Report of the Attorney General For the Two Years Ended January 5, 1949*, pp. 36 and 176.

²⁷ Sections 472i and 473i, 1947 Supp.

²⁸ General Statutes of Connecticut, Revision of 1949, Sections 2957 through 2960

²⁹ Sec. 303a, 1949 Supp.

³⁰ Sec. 1649d and 1650d, 1955 Supp.

³¹ P. A. No. 578 (Sections 12-16) and P. A. No. 604 (Sections 6 and 8), Public Acts of 1961.

³² P. A. No. 574 (Section 33), Public Acts of 1965.

APPENDIX B

Procedures For Obtaining Assistance From the Soldiers, Sailors, and Marines Fund (SSMF)

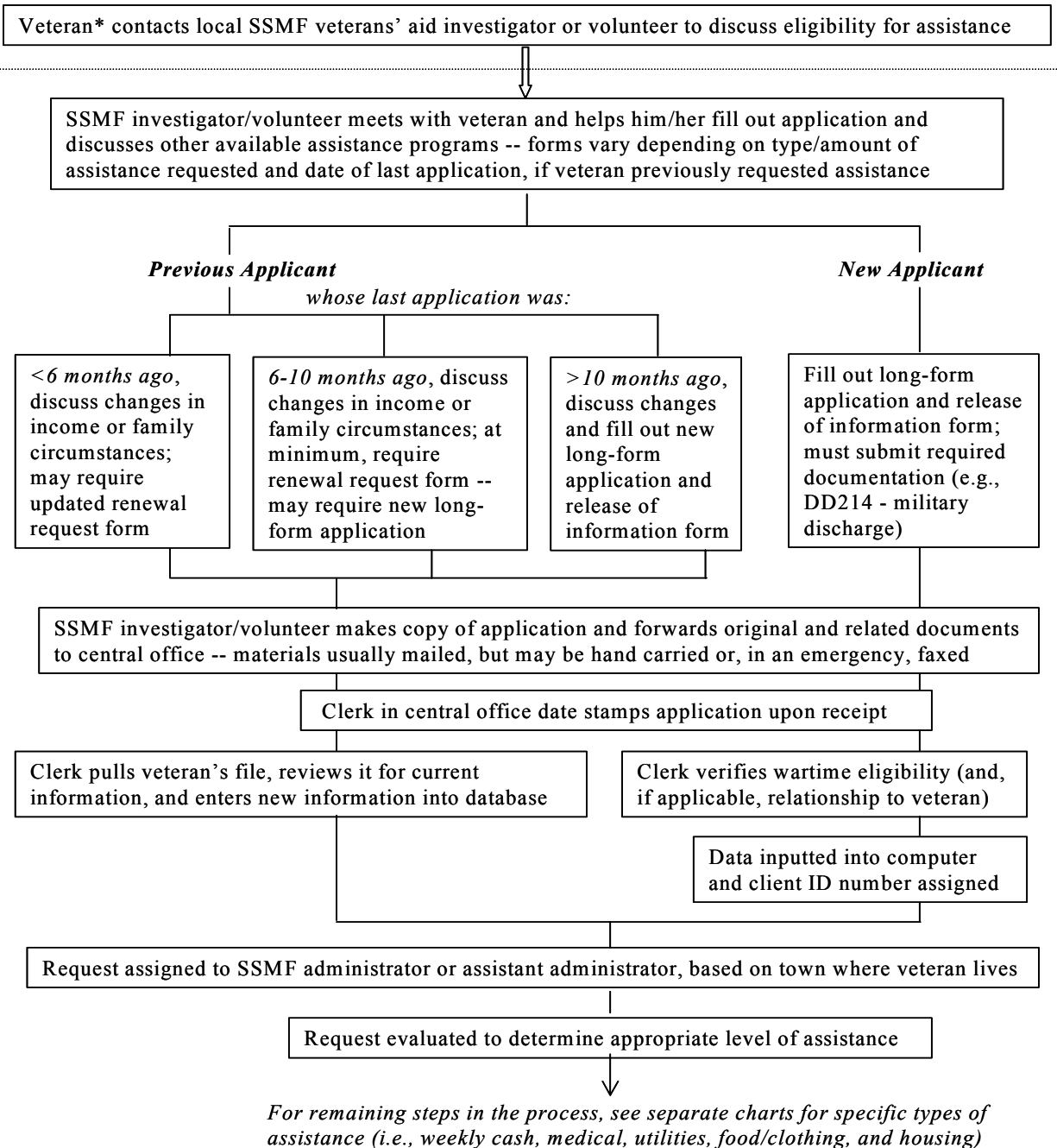
Figure B	Initial Application Process	Page B-1
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Additional Steps for Specific Types of Assistance:

Figure B1	Weekly Cash	B-2
Figure B2	Medical	B-5
Figure B3	Utilities	B-6
Figure B4	Food and Clothing	B-7
Figure B5	Housing	B-8
Figure B6	Prescription Medications	B-9
Figure B7	Eye Examinations and Eyeglasses	B-10
Figure B8	Durable Medical Equipment	B-11

Source of Data (for all figures): Documents prepared by Soldiers, Sailors, and Marines Fund agency and program review committee staff interviews with fund administrator

FIG. B Initial Application Process For Soldiers, Sailors, and Marines Fund (SSMF)



* Spouses and widows/widowers of eligible veterans follow the same process outlined here

FIG. B1 Weekly Cash Assistance

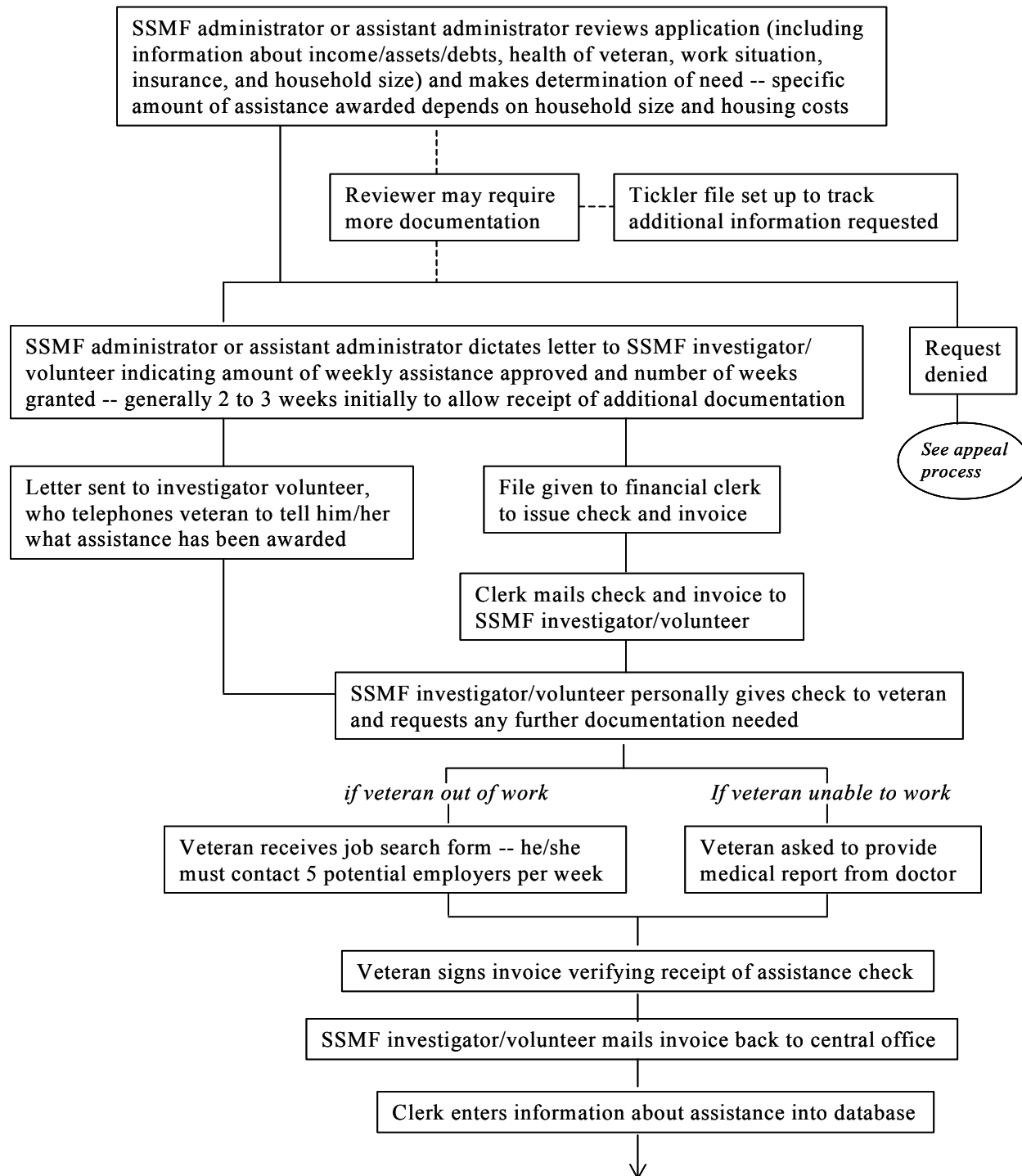


FIG. B1 (Continued)

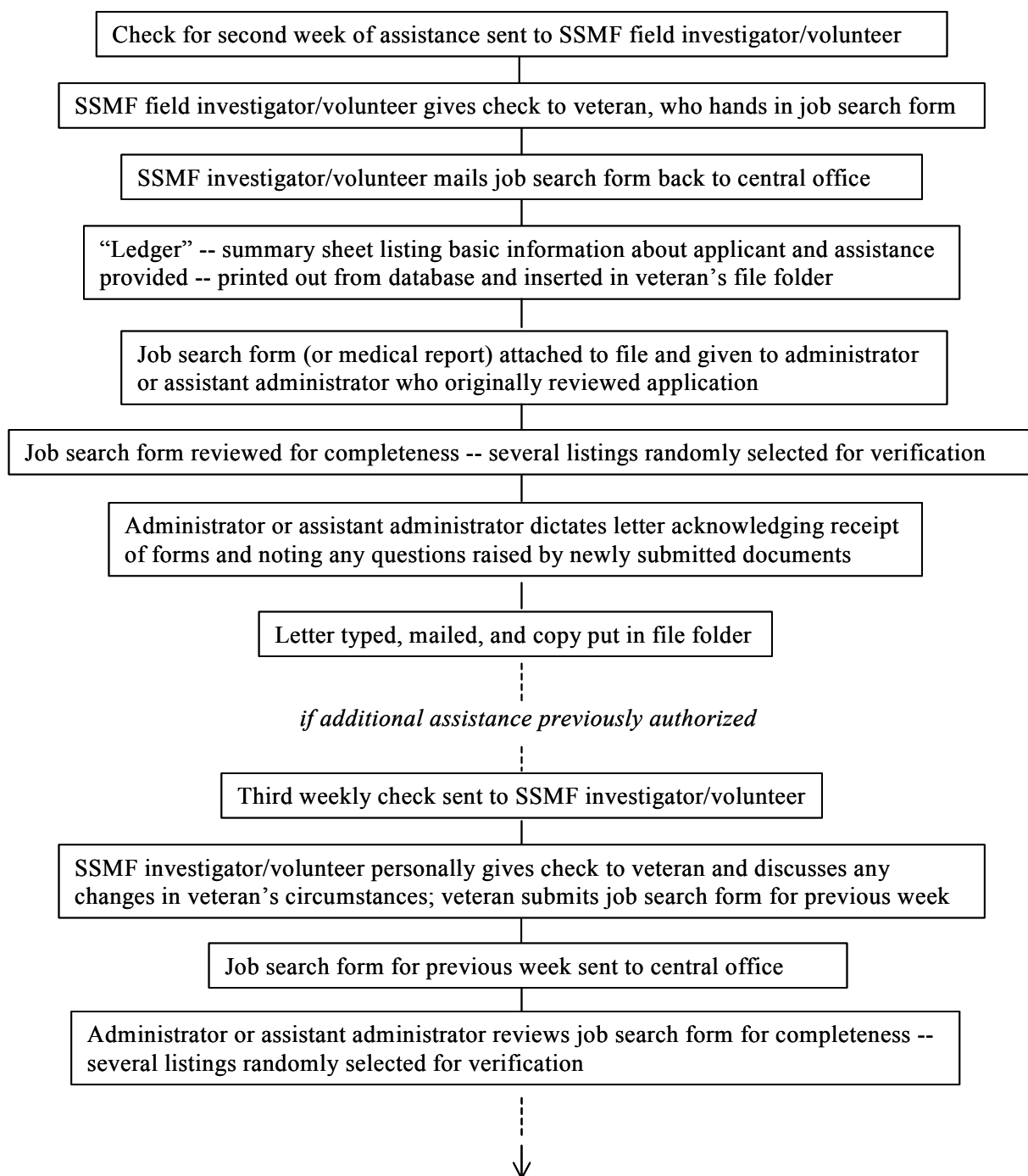
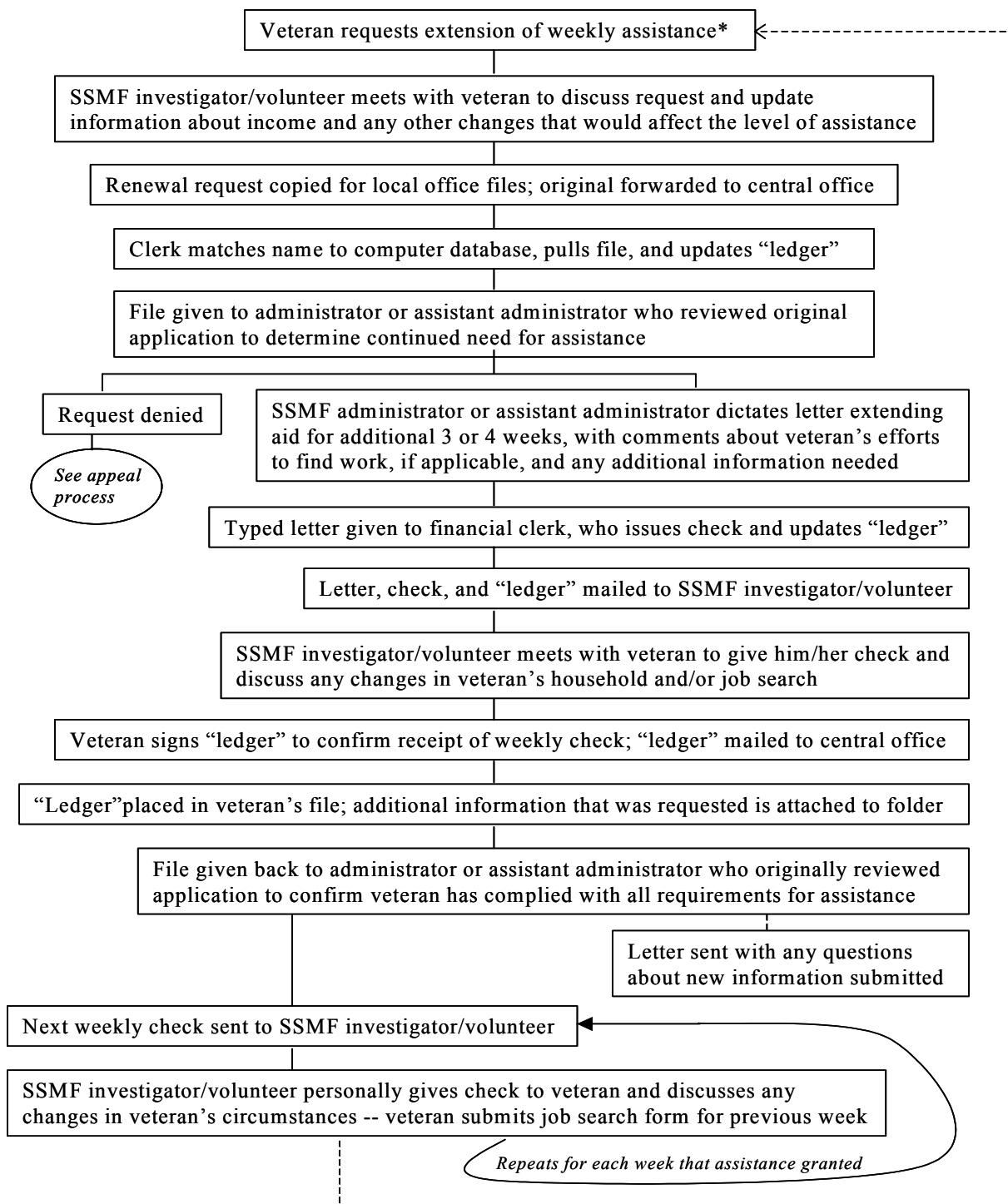


FIG. B1 (Continued)



* Total of 13 weeks allowed per year

FIG. B2 Medical Assistance

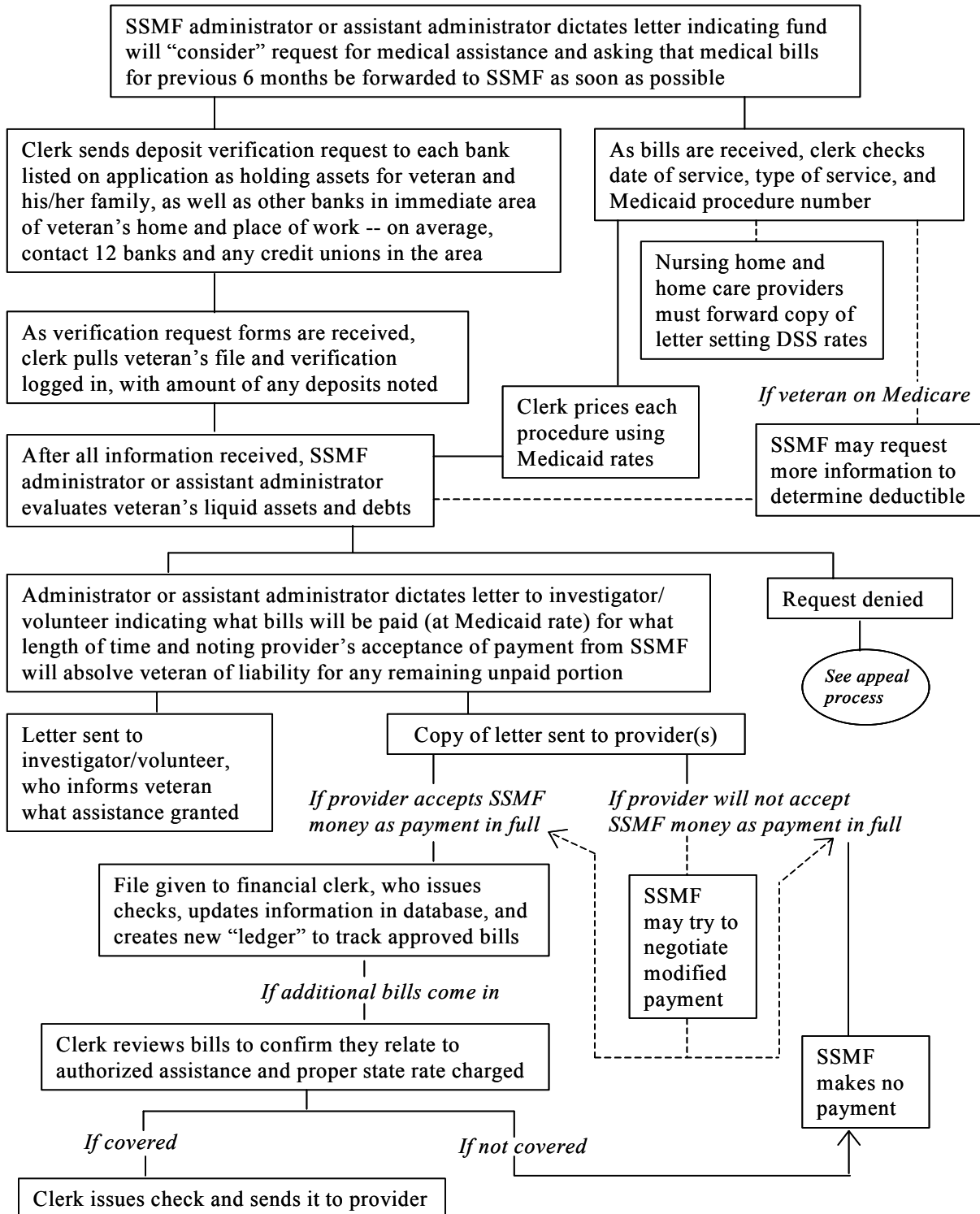


FIG. B3 Utilities Assistance

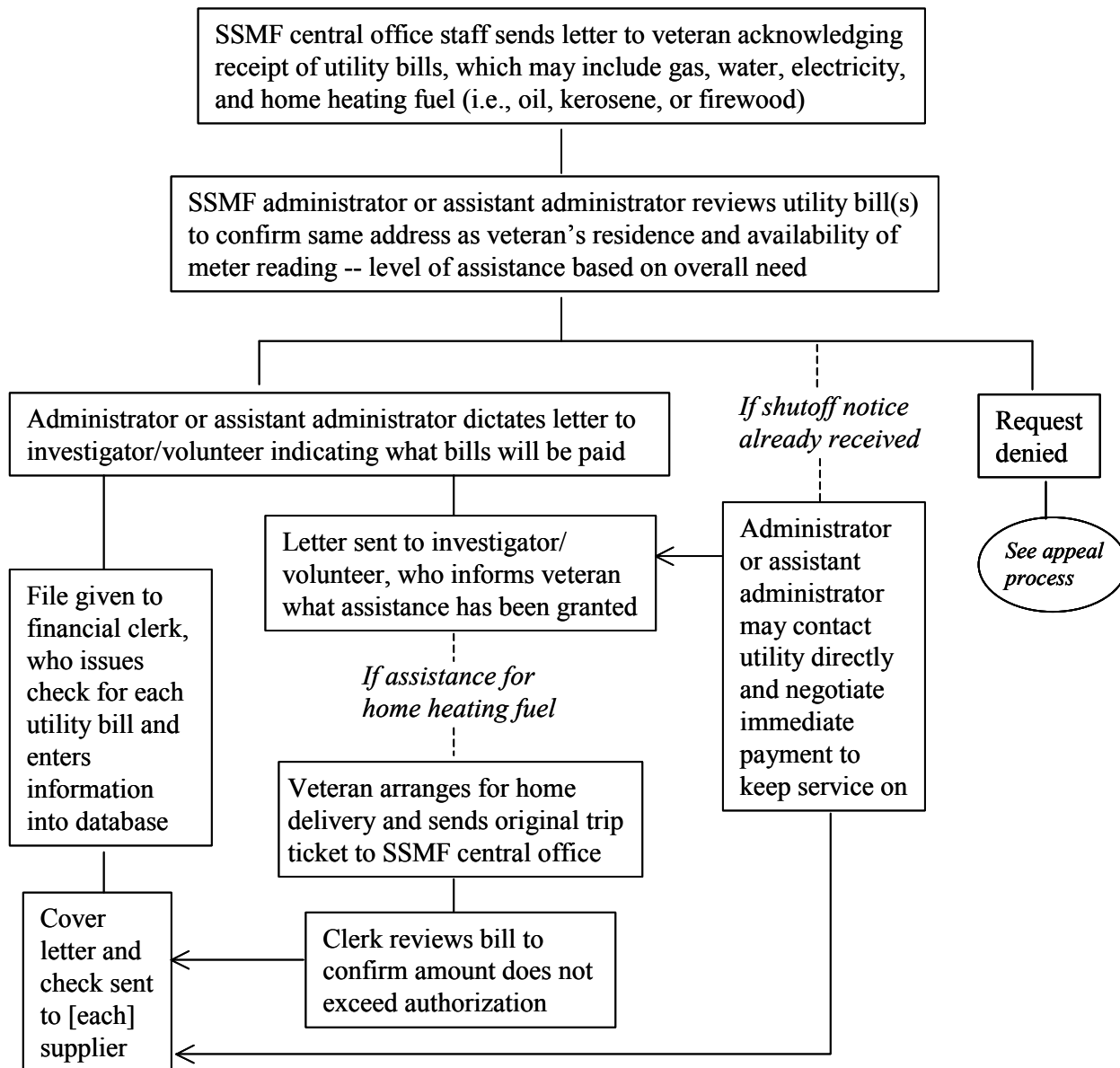


FIG. B4 Food and Clothing Assistance

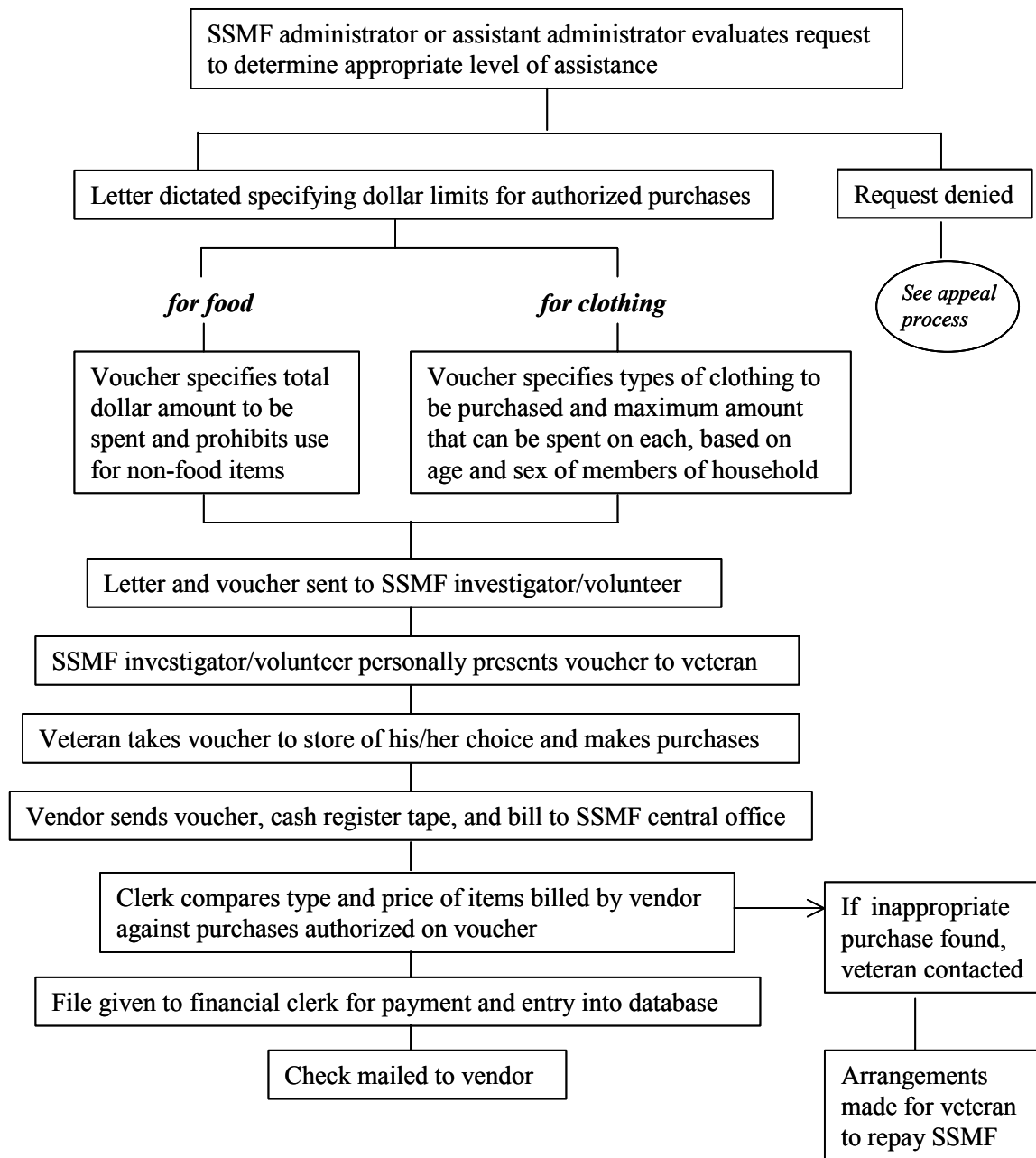
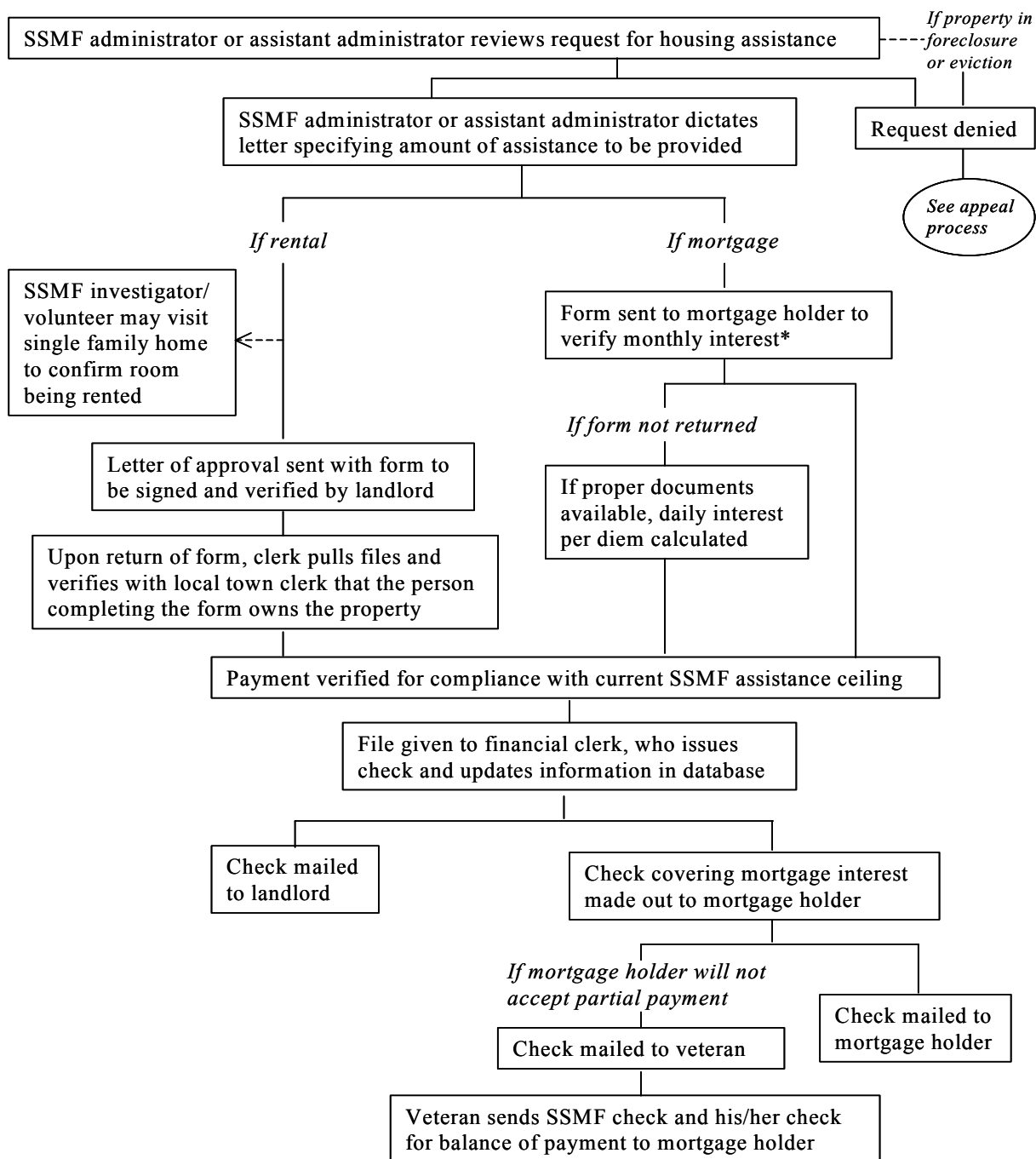


FIG. B5 Housing Assistance



* SSMF only pays mortgage interest -- it will not pay anything toward mortgage principal

FIG. B6 Prescription Medications Assistance

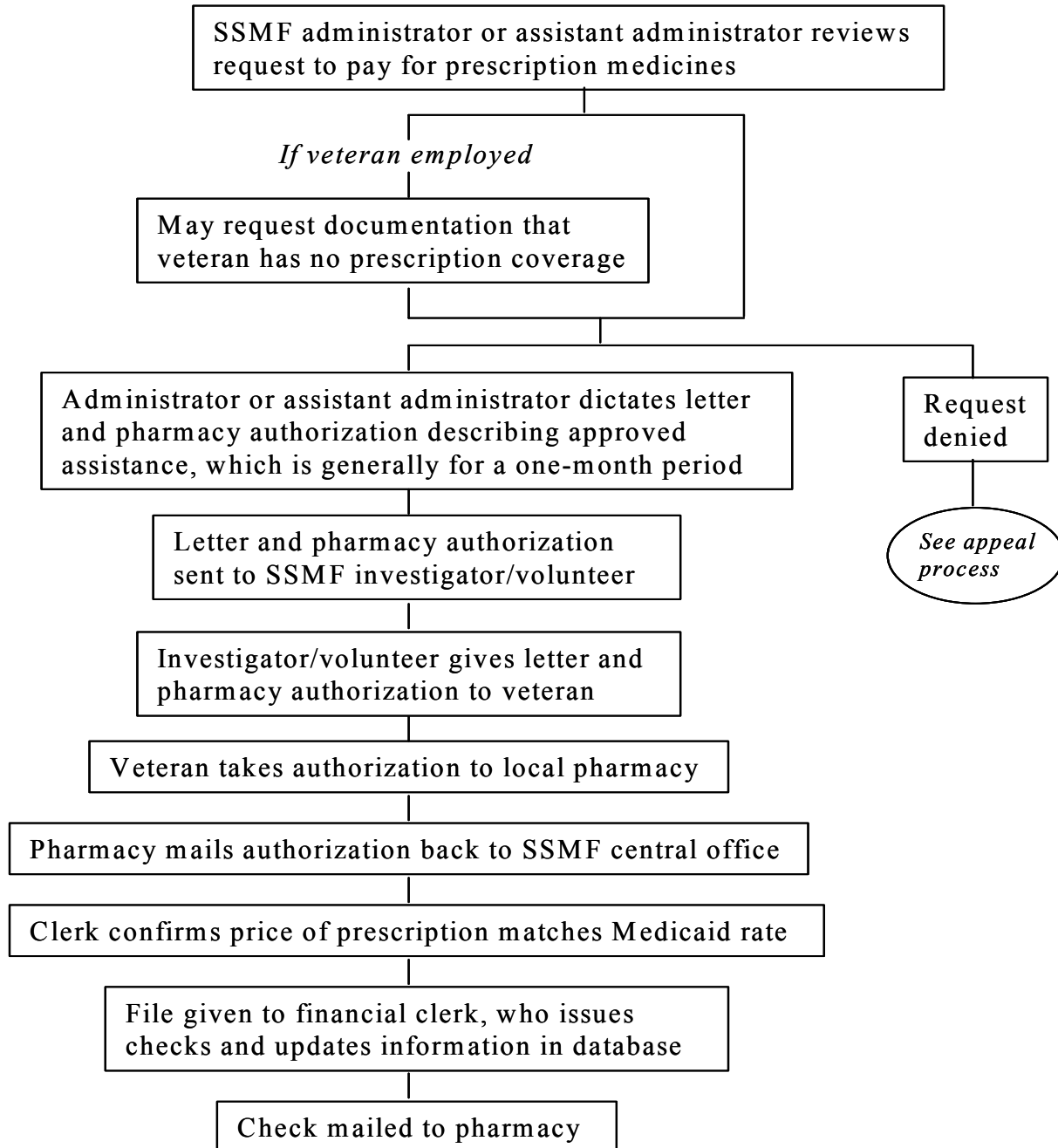


FIG. B7 Eye Examination and Eyeglass Assistance

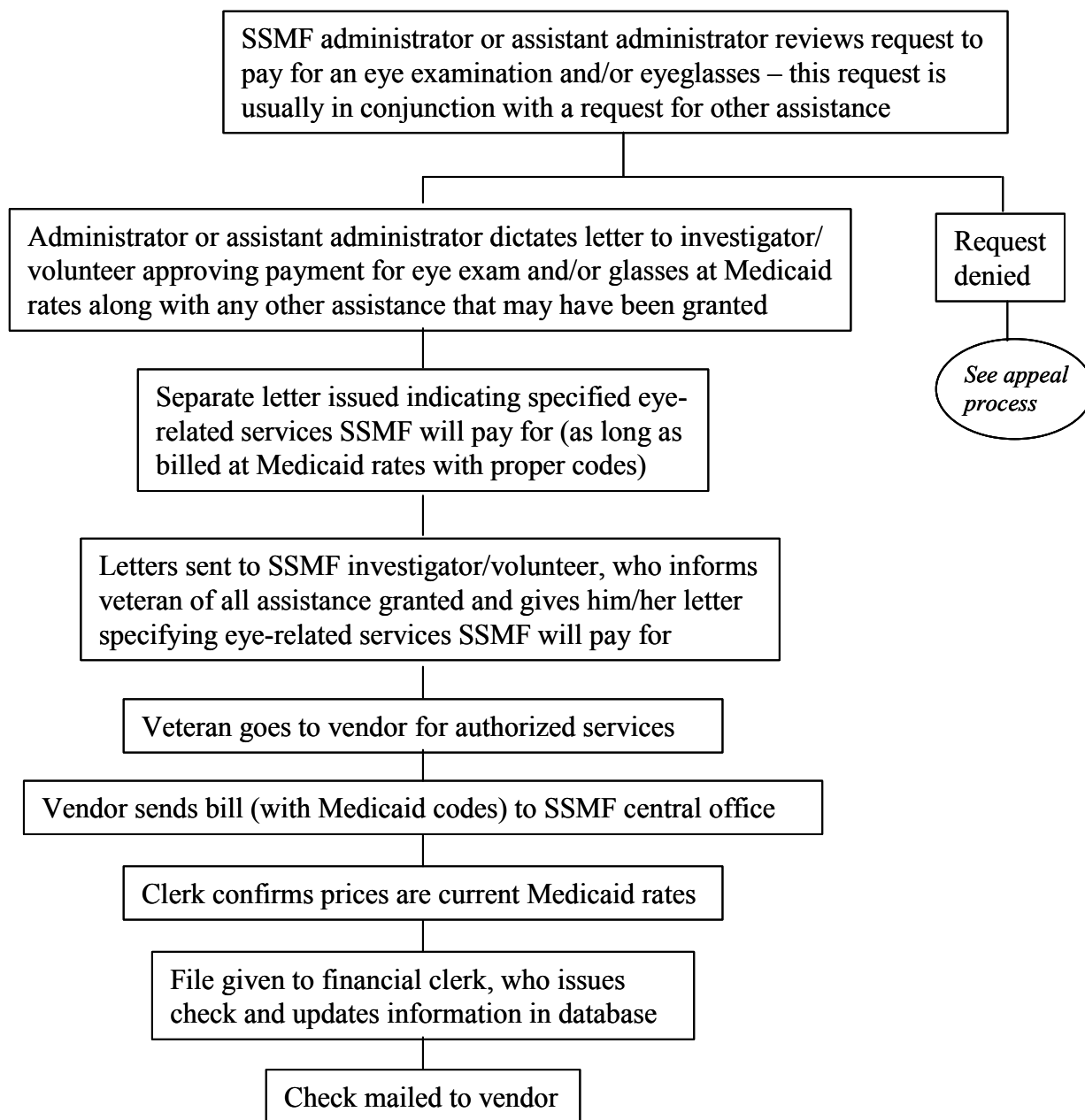
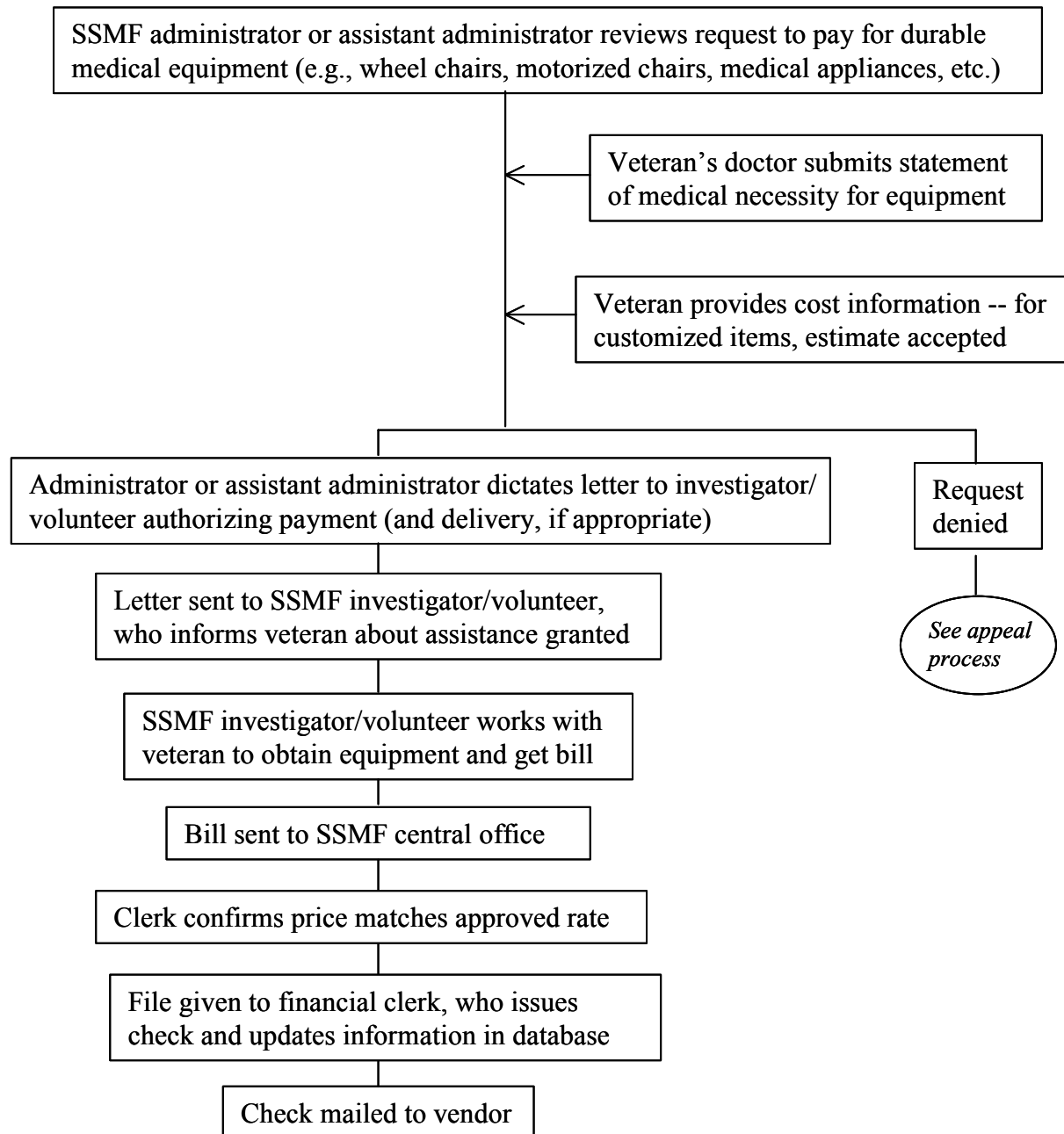


FIG. B8 Durable Medical Equipment Assistance



APPENDIX C

<i>Type of Assistance Award</i>	<i>FY 00</i>	<i>FY 01</i>	<i>FY 02</i>	<i>FY 03</i>	<i>FY 04</i>	<i>FY 05</i>
WEEKLY BENEFIT ALLOWANCE	\$348,982	\$343,254	\$360,647	\$433,933	\$412,472	\$294,017
SUBTOTAL EMERGENT NONMEDICAL	\$628,064	\$647,394	\$669,528	\$725,809	\$812,410	\$751,815
EMERGENT AUTHORIZATION	\$0	\$0	\$0	\$0	\$0	\$200
RENTAL/MORTGAGE INTEREST	\$440,707	\$440,191	\$472,515	\$490,004	\$486,626	\$428,584
FUEL & WOOD	\$36,976	\$41,603	\$27,079	\$35,079	\$54,848	\$86,907
UTILITIES	\$88,663	\$89,830	\$81,386	\$90,162	\$107,422	\$103,437
CLOTHING AUTHORIZATION	\$45,069	\$51,914	\$61,656	\$77,354	\$115,495	\$97,723
EMERGENCY FOOD ORDERS	\$16,649	\$23,856	\$26,891	\$33,209	\$48,019	\$34,963
SUBTOTAL MEDICAL	\$642,827	\$682,272	\$642,976	\$563,343	\$484,166	\$576,119
UNSPECIFIED MEDICAL	\$0	\$0	\$0	\$0	\$386	\$75
IN PATIENT	\$214,435	\$213,151	\$253,609	\$150,087	\$113,267	\$183,178
OUT PATIENT & EMERGENCY ROOM	\$115,999	\$148,122	\$82,709	\$107,842	\$86,343	\$87,109
ANESTHESIA	\$7,270	\$5,778	\$5,192	\$3,671	\$4,698	\$3,021
PRESCRIPTION DRUGS/MEDICAL SURGICAL SUPPLIES	\$45,017	\$40,207	\$62,646	\$41,163	\$34,669	\$36,129
DENTAL TREATMENT - DENTURES	\$114,116	\$121,920	\$99,267	\$82,110	\$77,233	\$97,187
DOCTOR OFFICE VISITS/INDEP LAB/ X-RAY/ THERAPY	\$69,660	\$111,695	\$93,370	\$105,793	\$115,730	\$127,050
AMBULANCE SERVICE	\$15,669	\$11,395	\$12,394	\$15,330	\$11,856	\$9,564
HOSPITAL INSURANCE PREMIUMS	\$23,484	\$24,674	\$21,545	\$47,773	\$37,957	\$12,455
HOMEMAKER AND NURSING SERVICES	\$31,670	\$5,211	\$4,836	\$2,690	\$1,656	\$936
CONVALESCENT HOME CARE - ADULT DAY CARE	\$5,507	\$0	\$5,181	\$6,673	\$0	\$17,737
OXYGEN	\$0	\$120	\$2,079	\$211	\$244	\$525
CAT SCANS	\$0	\$0	\$147	\$0	\$127	\$1,152
BURIAL EXPENSES	\$80,026	\$91,669	\$95,890	\$88,472	\$66,512	\$76,694
SUBTOTAL DURABLE EQUIPMENT	\$47,766	\$58,329	\$60,366	\$31,343	\$45,945	\$36,401
PROSTHESIS	\$0	\$0	\$86	\$0	\$66	\$0
ARTIFICIAL LIMBS	\$686	\$0	\$464	\$0	\$0	\$0
WHEEL CHAIR	\$5,158	\$15,356	\$8,579	\$2,257	\$3,463	\$0
HOSPITAL BEDS	\$0	\$0	\$0	\$32	\$553	\$0
EYE GLASSES & EXAMS	\$11,721	\$13,241	\$11,420	\$10,023	\$13,518	\$10,407
HEARING AIDS & EXAMS - REPAIRS	\$30,044	\$28,517	\$35,399	\$18,981	\$28,135	\$24,161
SPECIAL SHOES	\$0	\$1,148	\$0	\$0	\$0	\$921
MISCELLANEOUS	\$157	\$67	\$4,419	\$50	\$210	\$911
MISCELLANEOUS	\$678	\$0	\$530	\$627	\$0	\$3,583
GRAND TOTAL	\$1,748,343	\$1,822,918	\$1,829,936	\$1,843,527	\$1,821,506	\$1,738,629
Source of Data: SSMF Quarterly Reports						